

**Bajaj Allianz General Insurance Company Limited**

**Regd. Office & Head Office: Bajaj Allianz House, Airport Road, Yerawada, Pune-411006,**

**IRDAI Registration No. 113, Corporate Identity Number: U66010PN2000PLC015329**

**UIN: IRDAN113RP0005V01201819**

## PRIVATE CAR PACKAGE POLICY- 3 YEARS

### POLICY WORDINGS

Whereas the Insured named in the Schedule ["Insured"] by a proposal and declaration dated as stated in the Schedule or as per the transcript of the proposal of the Insured, copy of which is sent by Bajaj Allianz General Insurance Company Ltd to the Insured (herein after referred to as "Company") along with this Policy Wordings, which shall be the basis of this contract and is deemed to be incorporated herein has applied to the Company for the Insurance herein after contained and has paid the premium mentioned in the schedule as consideration for such insurance in respect of accidental bodily injury to/death and or, loss or damage occurring during the Period of Insurance.

NOW THIS POLICY WITNESSETH: That subject to the Terms Exceptions and Conditions contained herein or endorsed or otherwise expressed hereon.

#### SECTION I: LOSS OF OR DAMAGE TO THE INSURED VEHICLE

The Company will indemnify the insured against loss or damage to the vehicle insured under the policy ["insured vehicle"] hereunder and/or its accessories whilst thereon

- a. by fire explosion self ignition or lightning;
- b. by burglary housebreaking or theft;
- c. by Riot and Strike
- d. by Earthquake (Fire and Shock Damage)
- e. by Flood Typhoon Hurricane Storm Tempest Inundation Cyclone Hailstorm frost
- f. by accidental external means
- g. by malicious act
- h. by terrorist activity
- i. whilst in transit by road rail inland waterway lift elevator or air
- j. by Landslide/Rockslide

Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced:

1. For all rubber nylon plastic parts tyre and Battery - 50%
2. For fibre glass components 30%
3. For all parts made of glass – Nil
4. Rate of depreciation for Painting- In the case of painting, depreciation rate of 50% shall be applied only on the material cost of total painting charges. In case of a consolidated bill for painting charges, the material component shall be considered as 25% of the total painting charges for the purpose of applying the depreciation.
5. Rate of depreciation for all other parts including wooden parts will be as per the following schedule:

AGE OF INSURED VEHICLE	% OF DEPRICIATION
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 10 years	40%
Exceeding 10 years	50%

The Company shall not be liable to make any payment in respect of:

- a. Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown failures or breakage's;
- b. Damage to Tyres and Tubes unless the insured vehicle is damaged at the same time in which case the liability of the Company shall be limited to 50% of the cost of replacement ;
- c. any accidental loss or damage suffered whilst the Insured or any person driving with the knowledge and consent of the Insured is under the influence of intoxicating liquor or drugs.

In the event of the insured vehicle being disabled by reason of loss or damage covered under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and of redelivery to the Insured but not exceeding in all Rs.1500/- in respect of any one accident.

The Insured may authorise the repair of the insured vehicle necessitated by damage for which the Company may be liable under this Policy provided that:-

- a. The estimated cost of such repair including replacements, if any does not exceed Rs.500/-
- b. The Company is furnished forthwith a detailed estimate of the cost of repairs and
- c. The Insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

### **SUM INSURED - INSURED'S DECLARED VALUE (IDV)**

The Insured's Declared Value (IDV) of the insured vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy which is fixed at the commencement of each policy period for the insured vehicle.

The IDV of the insured vehicle (and accessories, if any, fitted to the insured vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the insured vehicle at the commencement of insurance / renewal and adjusted for depreciation ( as per schedule below ).

The schedule of age wise depreciation for fixing IDV at the time of commencement of the policy, as shown below is applicable for the purpose of Total loss / Constructive Total Loss (TL / CTL) claims only.

<b>AGE OF INSURED VEHICLE</b>	<b>% OF DEPRICIATION FOR FIXING IDV</b>
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles (i.e. Models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the insurer and the insured. IDV shall be treated as the 'Market Value' throughout the Policy Year as provided in the Policy Schedule without any further depreciation for the purpose of Total Loss (TL) / Constructive Total Loss (CTL) claims.

The insured vehicle shall be treated as a CTL if 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.

### **SECTION II - LIABILITY TO THIRD PARTIES**

1. Subject to the limits of liability as laid down in the Schedule hereto the Company will indemnify the insured in the event of an accident caused by or arising out of the use of the insured vehicle against all sums which the insured shall become legally liable to pay in respect of :-
  - i. death of or bodily injury to any person including occupants carried in the insured vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor Vehicles Act, the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured.
  - ii. damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured.
2. The Company will pay all costs and expenses incurred with its written consent.
3. In terms of and subject to the limitations of the indemnity granted by this section to the insured, the Company will indemnify any driver who is driving the insured vehicle on the insured's order or with insured's permission provided that such driver shall as though he/she was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.
4. In the event of the death of any person entitled to indemnity under this policy the Company will in respect of the liability incurred by such person indemnify his/her personal representative in terms of and subject to the limitations of this Policy provided that such personal representative shall as though such representative was the insured observe fulfill and be

subject to the terms exceptions and conditions of this Policy in so far as they apply.

5. The Company may at its own option
  - (A) arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this Policy and
  - (B) undertake the defence of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this Policy.

#### AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY

Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this Policy or any other person to recover an amount under or by virtue of the provisions of the Motor Vehicles Act.

But the insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the provisions of the Motor Vehicles Act.

#### APPLICATION OF LIMITS OF INDEMNITY

In the event of any accident involving indemnity to more than one person any limitation by the terms of this Policy and/or of any Endorsement thereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all persons indemnified and such indemnity shall apply in priority to the insured.

### SECTION III – PERSONAL ACCIDENT COVER

#### FOR OWNER-DRIVER

1. The Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the owner-driver of the insured vehicle, in direct connection with the insured vehicle or whilst driving or mounting into/dismounting from the insured vehicle or whilst traveling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

Nature of injury	Scale of compensation
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye.	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent total disablement from injuries other than named above.	100%

Provided always that

- A. compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of Rs. 2 lakhs during any one period of insurance.
  - B. no compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (1) intentional self injury suicide or attempted suicide physical defect or infirmity or (2) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
  - C. Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.
2. This cover is subject to
    - (a) the owner-driver is the registered owner of the insured vehicle herein;
    - (b) the owner-driver is the insured named in this policy.
    - (c) the owner-driver holds an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the accident.

#### GENERAL EXCEPTIONS

(Applicable to all sections of the Policy)

The Company shall not be liable under this Policy in respect of:

1. Any accidental loss damage and/ or liability caused sustained or incurred outside the Geographical Area.
2. Any Claim arising out of any Contractual Liability.

3. Any accidental loss damage and/or liability caused sustained or incurred whilst the insured vehicle herein is:
  - a. Being used otherwise than in accordance with the Limitations as to Use or
  - b. Being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's clause.
4.
  - a. Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss
  - b. Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of this exception combustion shall include any self-sustaining process of nuclear fission.
5. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material
6. Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by or contributed 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 and in the event of any claim hereunder the Insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof the Company shall not be liable to make any payment in respect of such a claim.

#### DEDUCTIBLE

- a. **Compulsory Deductible:** The Company shall not be liable for each and every claim under Section - 1 (Loss or Damage to the insured vehicle) of this policy in respect of the deductible stated in the policy schedule.
- b. **Voluntary Deductibles:** Insured may opt for higher deductible over and above the compulsory deductible in which case suitable discount will be allowed as per the following table:-
  - i. For insured vehicles having IDV upto Rs. 20 lakhs, the below table will be used for options of voluntary deductibles and respective discounts:

VOLUNTARY DEDUCTIBLE	DISCOUNT
Rs. 1000	7.5% on the OD premium of the insured vehicle, subject to a maximum of Rs. 1,050/-
Rs. 1500	12.5% on the OD premium of the insured vehicle, subject to a maximum of Rs. 1,500/-
Rs. 2500	20% on the OD premium of the insured vehicle, subject to a maximum of Rs. 2,250/-
Rs. 5000	25% on the OD premium of the insured vehicle, subject to a maximum of Rs. 4,500/-
Rs. 7500	30% on the OD premium of the insured vehicle, subject to a maximum of Rs. 6,000/-
Rs. 15000	35% on the OD premium of the insured vehicle, subject to a maximum of Rs. 7,500/-

- ii. For insured vehicles having IDV more than Rs. 20 Lakhs, the below table will be used for options of voluntary deductibles and respective discounts.

VOLUNTARY DEDUCTIBLE	DISCOUNT
Rs. 1000	7.5% on the OD premium of the insured vehicle, subject to a maximum of Rs. 1,050/-
Rs. 1500	12.5% on the OD premium of the insured vehicle, subject to a maximum of Rs. 1,500/-
Rs. 2500	20% on the OD premium of the insured vehicle, subject to a maximum of Rs. 2,250/-
Rs. 5000	25% on the OD premium of the insured vehicle, subject to a maximum of Rs. 4,500/-
Rs. 7500	30% on the OD premium of the insured vehicle, subject to a maximum of Rs. 6,000/-
Rs. 15000	35% on the OD premium of the insured vehicle, subject to a maximum of Rs. 7,500/-
Rs. 25000	40% on the OD premium of the insured vehicle, subject to a maximum of Rs. 22,500/-
Rs. 35000	45% on the OD premium of the insured vehicle, subject to a maximum of Rs. 30,000/-
Rs. 50000	50% on the OD premium of the insured vehicle, subject to a maximum of Rs. 45,000/-

## CONDITIONS

This Policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear.

1. Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage and in the event of any claim and thereafter the Insured shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy there of shall be forwarded to the Company immediately on receipt by the Insured. Notice shall also be given in writing to the Company immediately the Insured shall have knowledge of any impending Prosecution Inquest or Fatal Injury in respect of any occurrence which may give rise to a claim under this policy. In case of theft or other criminal act which may be the subject of a claim under this Policy the Insured shall give immediate notice to the Police and co-operate with the Company in securing the conviction of the offender.
2. No admission offer promise payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute in the name of the Insured for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the Insured shall give all such information and assistance as the Company may require.
3. On receipt of all required information/ documents that are relevant and necessary for the claim, the Company shall, within a period of 30 days offer a settlement of the claim to the insured. If the Company, for any reasons, decides to reject a claim under the policy, it shall do so within a period of 30 days from the receipt of last relevant and necessary document. In the event the claim is not settled within 30 days as stipulated above, the insurer shall be liable to pay interest at a rate, which is 2% above the bank rate from the date of receipt of last relevant and necessary document from the insured/claimant by insurer till the date of actual payment. (Applicable only to Claims with regard to Section I of the Policy)
4. The Company may at its own option repair reinstate or replace the insured vehicle or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and liability of the Company shall not exceed:
  - a. for total loss / constructive total loss of the insured vehicle - the Insured's Declared Value (IDV) of the insured vehicle (including accessories thereon) as specified in the schedule less the value of the wreck.
  - b. for partial losses, losses other than Total Loss/Constructive Total Loss of the insured vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified.
5. The Insured shall take all reasonable steps to safeguard the insured vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the insured vehicle or any part thereof or any driver or employee of the Insured. In the event of any accident or breakdown the insured vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if insured vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the insured vehicle shall be entirely at the Insured's own risk.
6. If at the time of occurrence of an event that gives rise to any claims under this policy there is in existence any other insurance covering the same liability, the Company shall not be liable to pay or contribute more than its rateable proportion of any compensation cost or expense.
7. The Policy shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation, mis-description or on non-disclosure in any material particular in the proposal form/transcript of proposal, personal statement, declaration and connected documents, or any material information having been withheld, or a claim being fraudulent or any fraudulent means or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this Policy.
8. If any dispute or difference shall arise as to the quantum to be paid under this policy, (liability being otherwise admitted) such difference shall independent of all other questions be referred to the decision of a sole Arbitrator, to be appointed in writing by the parties to the dispute or, if they cannot agree upon a single arbitrator within 30 days of any party invoking Arbitration, the same shall be referred to a panel of three Arbitrators comprising two Arbitrators-one to be appointed by each of the parties to the dispute / difference, and the third Arbitrator to be appointed by such two Arbitrators who shall act as a presiding arbitrator and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of this policy.

It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this policy that the award by such Arbitrator/ Arbitrators of the amount of the loss or damage shall be first obtained: It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not, within twelve calendar months from the date of such disclaimer have been made the subject matter of a suit or proceeding before a Court of law or any other competent statutory



forum/tribunal, then all benefits under the Policy shall be forfeited and the rights of Insured shall stand extinguished and the liability of the Company shall also stand discharged and the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

9. The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured and the truth of statements and answers in the said proposal shall be condition precedent to any liability of the Company to make any payment under this policy.
10. In the event of the death of the sole Insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of Insured or until the expiry of this policy (whichever is earlier). During the said period legal heir(s) of the Insured to whom the custody and use of the insured vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the insured vehicle. Where such legal heir(s) desires to apply for a transfer of this policy or obtain a new policy for the insured vehicle such heir(s) should make an application to the Company accordingly within the aforesaid period. All such applications should be accompanied by:-
  - a. Death certificate in respect of the insured
  - b. proof of title to the insured vehicle
  - c. Original Policy

The Company reserves its right to abide by any order of the court in regard to declaration about the legal heir/heirless and ownership of the insured vehicle and the nominee will not have any right to dispute such order of the Court.

### 11. NO CLAIM BONUS (NCB)

The Provisions in respect of NCB for this Policy shall be as follows:

#### i. NCB Entitlement(in %) at the time of inception of Policy

NCB will be calculated on the basis of following table:

NCB (in %) Eligibility as per Expiring Policy	NCB (in %) to be transferred to this Policy
0	0
0.01- 20.00	20
20.01 - 25.00	25
25.01-35.00	35
35.01-45.00	45
>45.00	50

#### ii. NCB Entitlement(in %) at the time of Policy Expiry

The insured will have an option to choose any of the below NCB plans: Plan A or Plan B. These Options will offer different NCB entitlement at policy expiry.

##### Plan A

Policy term of the Expiring Policy	NCB Slab				
	NCB (in %) at the time of inception of Policy	No Claim during the Policy Period	One Claim during the Policy Period	Two Claims during the Policy Period	More than two claims during the Policy Period
		% of discount on Own Damage Premium			
3 Years	0	35%	25%	20%	0%
	20	45%	25%	20%	0%
	25	50%	25%	20%	0%
	35	50%	25%	20%	0%
	45	50%	25%	20%	0%
	50	50%	25%	20%	0%
	55	55%	25%	20%	0%
	65	65%	25%	20%	0%

**Plan B**

NCB Slab					
Policy term of the Expiring Policy	NCB (in %) at the time of inception of Policy	No Claim during the Policy Period	One Claim during the Policy Period	Two Claims during the Policy Period	More than two claims during the Policy Period
		% of discount on Own Damage Premium			
3 Years	0	50%	35%	25%	0%
	20	50%	35%	25%	0%
	25	50%	35%	25%	0%
	35	50%	35%	25%	0%
	45	50%	35%	25%	0%
	50	50%	35%	25%	0%
	55	55%	35%	25%	0%
	65	65%	35%	25%	0%

\*NCB Plan as opted by Insured will appear on the policy documents

**NOTE:**

- i. Maximum NCB that can be earned by an Insured is 50%
- ii. An Insured becomes entitled for NCB only at the time of renewal of policy after the expiry of the full duration of the Policy.
- iii. NCB 55% and 65% applicable as per Sunset Clause

**12. CANCELLATION**
**A. Cancellation due to Total Loss (TL) of the insured vehicle**

- i. Third Party Liability premium to be refunded in full for the unexpired year
- ii. Own Damage (OD) premium to be refunded as per below table

Policy Period	Policy period in which TL has occurred	Refund Rate
3 years	Not exceeding 12 months	55%of OD premium
	Exceeding 12 months but not exceeding 24 months	25%of OD premium
	Exceeding 24 months	0%of OD premium

**B. Cancellation by Insurer**

The Company may cancel the policy by sending seven days notice by recorded delivery to the insured at insured's last known address and in such event will return to the insured the premium paid less the pro rata portion thereof for the period the Policy has been in force. Under normal circumstances, Policy will not be cancelled except for reasons of mis-representation, fraud, non-disclosure of material facts or non-cooperation of the Insured

**C. Cancellation by Insured**

The policy may be cancelled at any time by the insured on seven days' notice by recorded delivery and provided:

**i. In case of no Claim**

The insured shall be entitled for premium refund at the Company's Short Period Scale provided in table below. Where the ownership of the insured vehicle is transferred, the policy cannot be cancelled unless evidence that the insured vehicle is insured elsewhere is produced.

**Short Period Scale**

<b>% of Premium to be refunded</b>	<b>Three Years Policy</b>
70%	Not exceeding 6 months
60%	Exceeding 6 months but not exceeding 9 months
55%	Exceeding 9 months but not exceeding 12 months
45%	Exceeding 12 months but not exceeding 15 months
35%	Exceeding 15 months but not exceeding 18 months
30%	Exceeding 18 months but not exceeding 21 months
25%	Exceeding 21 months but not exceeding 24 months
17.5%	Exceeding 24 months but not exceeding 27 months
0%	Exceeding 27 months

**ii. If case of partial loss claim**

**a. For Three Years Policy period:**

- If the request for policy cancellation is received in first year, we shall refund 55% of premium.
- If the request for policy cancellation is received in second year, we shall refund 25% of premium.
- If the request for policy cancellation is received in third year, no premium refund shall be made.

A policy can be cancelled only after ensuring that the insured vehicle is insured elsewhere, at least for Liability Only cover and after surrender of the original Certificate of Insurance for cancellation.

**13. Renewal Condition**

On renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may subject to change.

**14. Policy Changes**

No change can be made to this Policy unless we have approved it, and confirmed our approval by endorsing the schedule. No one is authorized to make or confirm any change on our behalf.

**15. Fraud**

If you make or progress any claim knowing it to be false or fraudulent in any way, then this Policy will be void and all claims or payments due under it shall be lost.

**16. Arbitration**

- a. Any disputes or differences under or concerning this Policy, including its meaning or the amount to be paid for a claim, are to be referred to arbitration under the Arbitration & Conciliation Act 1996. The law of the arbitration will be Indian law, and the seat of the arbitration and venue for all hearings shall be within India.
- b. It is a condition precedent to any right of action or suit on this Policy that an arbitral award has first been obtained.
- c. If these arbitration provisions are held to be invalid, then all such disputes or differences shall be referred to the exclusive jurisdiction of the Indian Courts.

**17. 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.

**18. Applicable Law**

Indian law governs this Policy and the relationship between us. The section headings we have used are for ease of reference rather than for any interpretative purpose.



## 19. Other Conditions

All other conditions which are not specifically mentioned in the policy document will be as per Indian Motor Tariff (IMT) 2002 and premium charged/ discount offered for the same shall be 3 times of the annual rate/ annual premium of Private Car Package Policy for 3 years policy.

## 20. Resolving Issues

We do our best to ensure that our customers are delighted with the service they receive from Bajaj Allianz. If you are dissatisfied we would like to inform you that we have a procedure for resolving issues. Please include your policy number in any communication. This will help us deal with the issue more efficiently. If you don't have it, please call your Branch office.

### First Step

Initially, we suggest you contact the Branch Manager / Regional Manager of the local office which has issued the policy. The address and telephone number will be available in the policy.

### Second Step

Naturally, we hope the issue can be resolved to your satisfaction at the earlier stage itself. But if you feel dissatisfied with the suggested resolution of the issue after contacting the local office, please e-mail or write to:

Customer Care Cell

Bajaj Allianz General Insurance Co. Ltd

GE Plaza, Airport Road, Yerawada, Pune 411 006

E-mail: [customercare@bajajallianz.co.in](mailto:customercare@bajajallianz.co.in)

If you are still not satisfied, you can approach the Insurance Ombudsman in the respective area for resolving the issue. The contact details of the Ombudsman offices are mentioned below:

Office Details	Jurisdiction of Office Union Territory, District)
<b>AHMEDABAD -</b> Office of the Insurance Ombudsman, 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad – 380 014. Tel.: 079 - 27546150 / 27546139 Fax: 079 - 27546142 Email: <a href="mailto:bimalokpal.ahmedabad@gbic.co.in">bimalokpal.ahmedabad@gbic.co.in</a>	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
<b>BENGALURU</b> Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: <a href="mailto:bimalokpal.bengaluru@gbic.co.in">bimalokpal.bengaluru@gbic.co.in</a>	Karnataka.
<b>BHOPAL</b> Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: <a href="mailto:bimalokpal.bhopal@gbic.co.in">bimalokpal.bhopal@gbic.co.in</a>	Madhya Pradesh Chattisgarh.
<b>BHUBANESHWAR</b> Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: <a href="mailto:bimalokpal.bhubaneswar@gbic.co.in">bimalokpal.bhubaneswar@gbic.co.in</a>	Orissa.
<b>CHANDIGARH -</b> Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: <a href="mailto:bimalokpal.chandigarh@gbic.co.in">bimalokpal.chandigarh@gbic.co.in</a>	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh.

Office Details	Jurisdiction of Office Union Territory, District)
<b>CHENNAI</b> Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: <a href="mailto:bimalokpal.chennai@gbic.co.in">bimalokpal.chennai@gbic.co.in</a>	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).
<b>DELHI</b> Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23239633 / 23237532 Fax: 011 - 23230858 Email: <a href="mailto:bimalokpal.delhi@gbic.co.in">bimalokpal.delhi@gbic.co.in</a>	Delhi.
<b>GUWAHATI</b> Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937 Email: <a href="mailto:bimalokpal.guwahati@gbic.co.in">bimalokpal.guwahati@gbic.co.in</a>	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
<b>HYDERABAD</b> Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 65504123 / 23312122 Fax: 040 - 23376599 Email: <a href="mailto:bimalokpal.hyderabad@gbic.co.in">bimalokpal.hyderabad@gbic.co.in</a>	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.
<b>JAIPUR</b> Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: <a href="mailto:Bimalokpal.jaipur@gbic.co.in">Bimalokpal.jaipur@gbic.co.in</a>	Rajasthan.
<b>ERNAKULAM</b> Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: <a href="mailto:bimalokpal.ernakulam@gbic.co.in">bimalokpal.ernakulam@gbic.co.in</a>	Kerala, Lakshadweep, Mahe-a part of Pondicherry.
<b>KOLKATA</b> Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: <a href="mailto:bimalokpal.kolkata@gbic.co.in">bimalokpal.kolkata@gbic.co.in</a>	West Bengal, Sikkim, Andaman & Nicobar Islands.
<b>LUCKNOW -</b> Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: <a href="mailto:bimalokpal.lucknow@gbic.co.in">bimalokpal.lucknow@gbic.co.in</a>	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
<b>MUMBAI</b> Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.

Office Details	Jurisdiction of Office (Union Territory, District)
Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: <a href="mailto:bimalokpal.mumbai@gbic.co.in">bimalokpal.mumbai@gbic.co.in</a>	
<b>NOIDA</b> Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514251 / 2514253 Email: <a href="mailto:bimalokpal.noida@gbic.co.in">bimalokpal.noida@gbic.co.in</a>	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanoorj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
<b>PATNA</b> Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: <a href="mailto:bimalokpal.patna@gbic.co.in">bimalokpal.patna@gbic.co.in</a>	Bihar, Jharkhand.
<b>PUNE</b> Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020 - 32341320 Email: <a href="mailto:bimalokpal.pune@gbic.co.in">bimalokpal.pune@gbic.co.in</a>	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

Note: Address and contact number of Governing Body of Insurance Council  
 Secretary General - Governing Body of Insurance Council  
 JeevanSevaAnnexe, 3rd Floor, S.V. Road, Santacruz (W), Mumbai - 400 054  
 Tel No: 022-2610 6889, 26106245, Fax No. : 022-26106949, 2610 6052, E-mail ID: [inscoun@vsnl.net](mailto:inscoun@vsnl.net)