



Allianz 

Caringly yours

Bajaj Allianz

PRIVATE CAR PACKAGE POLICY

Ensuring Miles Of Smiles



■ Private Car Package Policy

Owning a car has become more affordable these days. It is the service and maintenance of it that has become expensive and costs the owner in the long run; especially if the car is damaged due to some unavoidable circumstances or in an accident. Our Private Car Package Policy is designed keeping in mind all such situations so that your car is protected when you need it the most.

■ Coverages



Section 1: Own Damage

We will cover the accidental loss or damage to your car caused by any of the following:

Fire, explosion, self ignition or lightning; Burglary housebreaking or theft; Riot and strike; Earthquake (fire and shock damage); Flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost; Accidental external means; Malicious act; Terrorist activity; Whilst in transit by road, rail, inland waterway, lift, elevator or air; Landslide/ rockslide.



Section 2: Liability to Third Parties

We will cover your legal liability arising out of bodily injury to and/or property damage of third parties caused due to an accident involving your car.



Section 3: Personal Accident Cover

In the unfortunate event of your (owner-driver) death and/ or permanent total disability arising out of an accident while traveling in your car, we will pay the specified Sum Insured to you/ your legal heir.



■ Optional Extensions

You can also opt for the following extensions as part of Private Car Package Policy:

1. Loss of Accessories
2. Legal Liability to Paid Driver, Cleaner or any Workman
3. Personal Accident Cover for the Occupants

■ Main Exclusions

We will not be liable to pay for the following cases:

1. Any loss or damage caused outside the geographical area
2. Any loss or damage arising out of your car not being used as per the limitations to use
3. Any claim arising out of any contractual liability
4. Any consequential loss
5. Other exclusions as listed in the policy wordings

■ Discounts

Discounts are available under Private Car Package Policy for:

1. Claims Free Experience
2. Opting Voluntary Excess
3. Membership with Approved Automobile Associations
4. Installing approved Anti-Theft Devices

■ Premium

To get an estimate of the premium payable for your car, kindly fill up the Private Car Package Policy Proposal Form. Based on the information furnished, we shall inform you of the premium amount to be paid.

■ Claims Process

- Call our Toll Free No. 1-800-209-5858
- Submit completely filled claim form at the nearest Bajaj Allianz General Insurance office.

■ Bajaj Allianz

Bajaj Allianz is a joint venture between Bajaj Finserv Limited and Allianz SE. Both enjoy a reputation of expertise, stability and strength. This joint venture company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of Allianz SE, and in-depth market knowledge and goodwill of “Bajaj Brand” in India. Competitive pricing and quick honest response have earned the company the customer’s trust and market leadership in a very short time.

Disclaimer: The above mentioned information is only indicative in nature. For details of the coverage and exclusions, please refer to the policy wordings



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for Private Car



Delivered as Promised

ADD ON UIN: IRDAN113RP0025V01200102/A0015V01202324 ; IRDAN113RP0007V01201819/A0016V01202324 ; IRDAN113RP0001V01201920/A0017V01202324



INTRODUCTION

■ WHAT IS VPAY ?

Industry's first new age add-on cover for umbrella protection to cater to the needs of all motor vehicle damage needs of private car owners. This simple, one-stop solution shall liberate the insured from the hassle of choosing from an array of fragmentary covers to comprehensively protect their valued possessions, ensuring they are protected against all the major risks.

■ WHO CAN TAKE THE ADD-ON COVER?

It can be purchased by those who own a private car and would like to have a worry-free, transparent experience with their own damage coverage for the vehicle.

■ WHAT ARE THE UNIQUE FEATURES?

- Accumulate the losses or damages and report one time during policy period.
- Electrical and Mechanical breakdown other than accidental damages.
- Recalibration: Protection for your digital sense devices like ADAS.
- No compulsory deductible.
- Covering accessories and CNG fitment if customers forgot to declare during policy period.
- Repair cost in case of vehicle towing and retrieval.
- Covering if vehicle left unattended on accident spot.
- Covering fuel adulteration, flexi fuel.
- Emerging risk protection like cyber risk.

■ WHY VPAY ?

SMART SOLUTION

No hassle at the time
of claims

QUICK INSURANCE

Less click, more
benefits, saves time

VALUE FOR MONEY

Right price, right
coverages

EASY TO UNDERSTAND

Coverages and their
respective wording

RELIEF FROM ENDORSEMENTS

Default endorsement
protection



Traditional Approach

Read, research, and select coverages, and thereby endorse them if they are missed.



Immediately inform the insurer of each loss or damage.



Deductible for each claim



Numerous questions and queries from the insurer



Benefits of



There is no need to immediately inform the insurer for small losses.



No compulsory deductible



There is no need to do coverage research.



Umbrella protection as covering many exclusions also



Relief from endorsement



Easy to understand



WHAT ARE THE PLANS AVAILABLE UNDER VPAY?

Features of VPAY	CLASSIC PLAN	ELITE PLAN
Electrical & Non-Electrical Accessories Up-to 1% of IDV Limit protection if accessories inadvertently omitted in policy	✓	✓
Rally Cover Covering organized rally	✓	✓
Geographical Extension Losses occurring within Bangladesh, Bhutan, Nepal, Pakistan, Sri Lanka, Maldives	✓	✓
CNG/LPG Kit Up-to 1% of IDV Limit protection if inadvertently omitted in policy	✓	✓
Rodent Bite Protection against wiring, rubber, rexine etc. damage due to rodent bite	✓	✓
Waiver of Depreciation & Consumables Cover Protection against depreciation and cost of consumables during repair	✓	✓
Electric Vehicle/ Hybrid System Protection Cover (Applicable only for Electric/Hybrid Vehicles) Care for your vehicles from damages arising due to power surges, explosions, water ingress and short circuit)	✓	✓
Waiver of Deductible Waiver of all types of compulsory deductible.	✓	✓
Vehicle Retrieval & Towing Repair cost in case of vehicle retrieval and towing	✓	✓
Roadside Assistance Inbuilt 11 + specialized roadside assistance services for ICE as well as other than ICE vehicles	✓	✓
Vehicle Replacement Advantage Vehicle replacement cover in case of Total Loss (including theft)/ Constructive Total Loss	✓	✓
Loss Arising Out of Adulterated Fuel Inbuilt protection for- loss/damage due to adulterated fuel and or damage due to flexi fuels	✓	✓
Consequential Losses Covering if vehicle left unattended on road including damage to child parts	✓	✓
Tyre Cover Cost of replacing damaged tyre	✓	✓
Rim Cover Cost of replacing damaged wheel rims	✓	✓
Personal Baggage & Key Replacement Protection for your baggage loss due to insured peril & Replacement of keys in case of irrecoverable loss of keys	✓	✓
Cyber Risk Cover Protect for Software re installation, cyber extortion, theft of funds due to cyber attack	✓	✓
Recalibration Protect vehicle sensors including ADAS for optimal performance with recalibrate support	✗	✓
Smart Repair Covers claim of- small chipping, scratches on metal body panels in one time with in a year	✗	✓
Conveyance Benefit Per day cash benefit in case of vehicle is unusable due to repair	✗	✓
Defence Cost Cover Defence cost in case of liability due to legitimate use & stolen vehicle	✗	✓
Mechanical Electrical Breakdown Covers for damages due to mechanical & electrical breakdown other than accidental damages	✗	✓

Terms & conditions apply.

■ PERIOD OF COVER

Period of insurance of this add-on cover will be identical to the Policy Period of the base Policy to which the add on cover is attached.

The add-on cover would be available only at the time of purchasing a fresh motor insurance policy.

■ PREMIUM

To get an estimate of the premium payable for this add-on cover, kindly fill up the Proposal Form. Based on the information furnished, we shall inform you of the premium amount to be paid.

■ CANCELLATION

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

■ CLAIM PROCESS:

- a) Call Our Toll Free No. 1-800-209-5858
- b) Submit completely filled Claim Form at the nearest Bajaj Allianz General Insurance Office

■ SECTION 41 - PROHIBITION OR REBATES

No person shall allow or offer either, directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind or risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy nor shall any person taking out or renewing or continuing a policy accept rebate except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.

Any person making default in complying with the provision of this Section shall be punishable with fine, which may extend to ten lakh rupees.



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PAY AS YOU CONSUME (PAYC)

(Private Car- Add on)



*“Customer empowerment is a key to enhance customer delight.”
But how does a customer feel empowered while buying an insurance policy?*

*Here’s the solution:
PAY AS YOU CONSUME empowers the customer to decide his own premium by the way of Opt-
ing different Plan based on his/ her usage.*

“Usage Based Insurance- Less Usage, More Benefit”

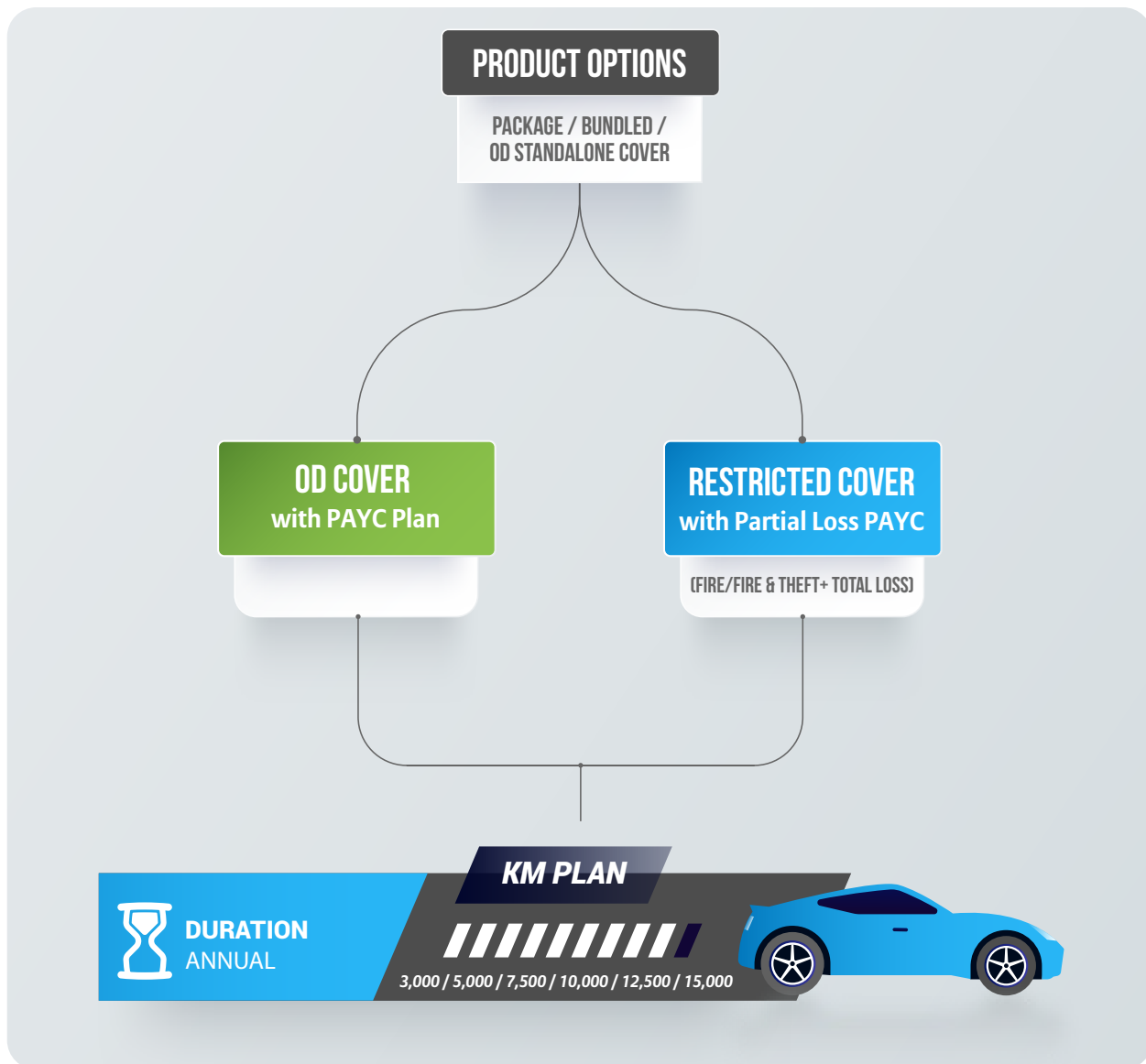
■ **About product**

BJAZ Pay as you consume product is unique and customer friendly product which provide option to insurer to customize their private car product based on customers choice and usage and Customer have option to decide his own plan and get reward for safe driving. BIAZ Pay as you consume product will provide customers peace of mind and reward for less usage.

■ **Key Differentiator-**

- Customer has option to choose KM based plan (Refer below flow chart)
- In case KM exhausted during policy period then customer need to add KM through Top –Up plan to continue the benefit
- No Claim Bonus-As per tariff provision
- » Telematics: a) Upfront premium benefit if customer declare to give Driving Behavior data(Information via Telematics enabled device or mobile connected or BIAZ drive smart app. B) Additional premium benefit based on Driving Behavior

■ PAYC – Days and KM Options



PAYC Plan Combination as per above chart Customers will have option to select annual and KM plans combinations under Own damage section as per product summary table.

*Customers need to declare existing odometer reading (KM driven) and after that he/she will select KM plan as per system.

Note: PAYC Plan will be applicable till expiry of policy period or KM plan (whichever is earlier)

■ PAYC plan summary

Product code	PAYC addon Offering in	OD section (PAYC Plan)	TP Section	Features
1875	Package Policy	KM	1 Year TP	Insured KM with Annual Plan
1872	Standalone Own damage	KM	Active TP details required	Insured KM with Annual Plan
1874	Bundled Policy	KM	3 Year TP	Insured KM with Annual Plan
1892	Package Restricted Policy- Fire Only	KM	1 Year TP	Fire + Total loss as addon in annual plan Partial Loss Add on cover(KM and Annual) under PAYC
1892	Package Restricted Policy- Fire and Theft Only	KM	1 Year TP	Fire +Theft + Total loss as addon in annual plan Partial Loss Add on cover(KM and Annual) under PAYC
1873	Standalone Restricted Fire Only	KM	Active TP details required	Fire + Total loss as addon in annual plan Partial Loss Add on cover(KM and Annual) under PAYC
1873	Standalone Restricted Fire and Theft Only	KM	Active TP details required	Fire +Theft + Total loss as addon in annual plan Partial Loss Add on cover(KM and Annual) under PAYC

■ Benefits based on Telematics Data-

- Inbuilt Telematics fitted vehicle or connected Mobile app for Insured vehicle or using BAGIC drive smart app
- Give consent for sharing telematics data
- Additional upfront benefit &
- Benefit at the time of renewal only on sharing the data (Based on how you drive)
 - » Based on KM and/or driving information, benefit on OD premium
 - » Driving behavior Score based Benefit



Download the Carrying yours App Through Playstore



■ Underwriting Guidelines:

- a. Odometer reading is mandatory for rollover cases, as kilometer benefit will be applicable in addition to existing Odometer reading.
- b. Ex- If existing odometer reading declared is 12000 KM and insured opted 10000 KM plan than user will be eligible for OD section benefit between 12000 KM to 22000 KM (12000 KM+10000 KM= 22000 KM).
- c. Own Damage benefit applicable up till expiry of Annual Plan or KM Plan, whichever is earlier.
- d. Preinspection guideline as per existing.
- e. If KM exhausted during policy period, then customer will have option to add KM plan under Top-Up plan.
- f. All the policy and endorsement wording of pay as you consume add on will be part of policy schedule(Sample attached below)
- g. Rest of Underwriting Guidelines will remain same as per existing OD cover of Comprehensive policies.
- h. Add on cover section will remain same as existing process.

■ Premium Calculation:

- a. As per system.



Bajaj Allianz General Insurance Co. Ltd.

Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006.

IRDIA Reg No.: 113.



FOR ANY QUERY (TOLL FREE)

1800-209-0144 /1800-209-5858



www.bajajallianz.com



bagichelp@bajajallianz.co.in



Disclaimer: The above mentioned information is only indicative in nature. For details of the coverage and exclusions, please refer to the Policy Wordings and Prospectus before concluding a sale.

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ADCODE