

# Motor Insurance

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## Car Insurance

- Your car insurance policy is the most important document in your vehicle because it protects you against financial loss and legal issues. Millions of car owners across India trust us to insure their car since we provide package policies that would protect them against physical damage, bodily injury / death and cover against third-party liability, bringing them security and peace of mind. All this is backed by our advanced claims servicing capability and fast settlement record for vehicles insured with us.
- **Cashless settlement at over 4000 preferred garages**
- **Hassle free claim settlement**
- **Quick and easy online purchase process**
- **24x7 claims support**

## What is Covered?

- **Loss or damage to your car against natural calamities**  
Fire, explosion, self-ignition or lightning, earthquake, flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost, landslide and rockslide.
- **Loss or damage to your car against man-made calamities**  
Burglary, theft, riot, strike, malicious act, accident by external means, terrorist activity, any damage in transit by road, rail, inland waterway, lift, elevator or air.
- **Personal Accident Cover**  
Coverage of Rs. 2 lakh for the owner-driver of the vehicle while driving or travelling and mounting or dismounting from the Four-wheeler. Optional personal accident covers for Passenger/ Paid Driver/ driver/ Insured are also available
- **Third Party Legal Liability**  
Protection against legal liability due to accidental damages caused to the surrounding property and/ or resulting in permanent injury or death of a person.

## What is not Covered?

- Normal wear and tear and general ageing of the vehicle
- Depreciation or any consequential loss
- Mechanical/ electrical breakdown
- Wear and tear of consumables like tyres and tubes unless the 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
- Vehicles being used otherwise than in accordance with limitations as to use
- Damage to/ by a person driving any vehicles without a valid license
- Damage to/ by a person driving the vehicle under the influence of drugs or liquor. Loss/ damage due to war, mutiny or nuclear risk

## Three Different Plans to Choose From:

	BEST VALUE	STANDARD	BLEXIBLE PLAN
Premium Cost	Low	Regular	Enhanced
Coverage	Low	Regular	Enhanced
Own Damage Premium	Low	Regular	Enhanced
Basic Third Party Liability	✓	✓	✓
PA-Cover for Owner/Driver	✓	✓	✓
Coverage for Electrical Accessories	Optional	Optional	Optional
Coverage for Non-Electrical Accessories	Optional	Optional	Optional
PA-Cover for co-passengers	Optional	Optional	Optional
CNG Kit Coverage	Optional	Optional	Optional
Driver Cover	Optional	Optional	Optional
NCB Discounts	Optional	Optional	Optional
Voluntary Deductible-Save Premium	Optional	✗	Optional
Depreciation Shield	✗	✗	✓
Engine protector	✗	✗	✓
24/7 Roadside Assistance	✓	✓	✓

## Two Wheeler Insurance and Bike Insurance

Your two-wheeler gives you a sense of freedom and our Bajaj Allianz two-wheeler insurance policy has been designed to keep you secure. Our two wheeler package policy, now with options to cover your vehicle for up to 3

years, offers you additional key benefits, providing complete protection for your bike or scooter against physical damage, theft and third party liability.

With your two wheeler insurance, you get:

- **Hassle-free claim settlement**
- **Quick and easy steps to purchase bike insurance online**
- **24x7 claim support**

## Key Benefits of Two Wheeler Insurance with Us

- [Buy/renew](#) your two wheeler or your bike insurance online in easy steps.
- Transfer up to 50% of your existing No Claim Bonus from any bike insurance provider.
- Avail our 24x7 telephonic service for claims support and other assistance, even on holidays.
- Instant claims assistance and SMS updates on your claim status through our 24x7 call-centers.
- Bajaj Allianz provides you hassle-free inspection process thereby offering you a high service standard with two wheeler insurance

## Benefit Comparison:

Features	3 years Long Term Package Policy*	1 Year Package Policy
Renewal frequency	Once in three years	Every year
Coverage period	Three years	One year
Premium hikes	No effect in the TP premium during policy period	Every year TP premium increases
NCB benefit	Additional benefit at the time of renewal	As per tariff
NCB benefit after a claim	NCB gets reduced but does not become nil	NCB become 0 after one claim
Mid-term cancellation refund	Proportional refund provision even after claim during policy period	No refund in case of any claim

## What is Covered?

- **Loss or damage to your two wheeler against natural calamities:** Your bike insurance policy covers fire, explosion, self-ignition or lightning, earthquake, flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost, landslide and rockslide.

- **Loss or damage to your two wheeler against man-made calamities:** Burglary, theft, riot, strike, malicious act, accident by external means, terrorist activity, any damage in transit by road, rail, inland waterway, lift, elevator or air is covered by two wheeler insurance.
- **Personal Accident Cover:** With bike insurance, get coverage of Rs.1 lakh for the individual owner/driver of the vehicle while driving or travelling and mounting or dismounting from the two wheeler. Optional personal accident covers for pillion riders / unnamed hirers are available with our two wheeler insurance.
- **Third Party Legal Liability:** Protection against legal liability due to accidental damages resulting in the permanent injury or death of a person, and damage caused to the surrounding property.

## Exclusions?

- Normal wear and tear and general ageing of the vehicle.
- Mechanical/electrical breakdown.
- Vehicles being used otherwise than in accordance with limitations as to use.
- Damage to/by a person driving the vehicle without a valid license.
- Damage to/by a person driving the vehicle under the influence of drugs or liquor.
- Loss/damage due to war, mutiny or nuclear risk.
- Loss or damage to accessories by burglary, house breaking or theft unless the vehicle is stolen at the same time.
- Wear and tear of consumables like tyres and tubes unless the 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.

## Liability Only - Motor Insurance Policy

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In order to keep moving, it is essential to have your vehicles insured. We cover your legal liability towards third parties for personal injury, death and property damage from any accident involving your vehicles. Your motor insurance with us brings to you confidence and peace of mind.

Bajaj Allianz offers "Liability only" Policies for commercial vehicles across the various classes of vehicles like goods carrying vehicles - private and public carrier, passenger carrying vehicles, miscellaneous and special types of vehicles.

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It's not all

### What is covered under "Liability only" Policy to Third Parties?

Covers the legal liability for injury, death, and/or property damage caused to a third party in the event of an accident caused by or arising out of the use of the vehicle.

- Death or bodily injury to a third party
- Damage to third party property

#### **Personal Accident Cover For Owner/Driver:**

- Accidental Death
- Permanent Total Disability