

## Bajaj Allianz General Insurance Company Limited

Corporate Identity Number: U66010PN2000PLC015329. IRDAI Registration No.113

Regd. Office & Head Office: Bajaj Allianz House, Airport Road, Yerwada, Pune - 411 006

### **24 X 7 SPOT ASSISTANCE**

#### **Add on Cover under Private Car Package Policy -3 years**

*ENDORSEMENT WORDINGS*

UIN: IRDAN113RP0005V01201819/A0038V01201819

#### **A. Endorsement Wordings**

In consideration of the payment of additional premium, it is hereby agreed and declared that under the Motor Insurance Policy issued by the Company, 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 Policy 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 Your 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 Your 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 Your 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 Your 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 Your 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 Your 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 Policy 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 Your 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 Your 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 Your own and submit the bills for a pre-communicated amount for re-imbusement 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 Your 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 throughout the Policy Year. 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 for re-imburement 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.
- l) **Pick up and Drop:** In the event of the Insured Vehicle requiring repair for technical defect/ service at nearest BJAZ authorized workshop/charging centre within 25 kms, We shall arrange for pickup and/or drop of the Insured Vehicle, provided the event has occurred within 100 kilometers from the center point of the city of Your residence.

## B. Conditions

- The benefits under '24x7 Spot Assistance' can be utilized for a maximum of 4 times during the Policy Year except for :

Fuel Assistance	2 times during the Policy Year
Taxi Benefits	2 times during the Policy Year
Accommodation Benefits	2 times during the Policy Year
Legal Advice	2 times during the Policy Year
Pick up and Drop	1 time during the Policy Year

## C. Exclusions

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

- Where the Insured Vehicle can be safely transferred on its own power to nearest dealer/workshop
- 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
- 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
- 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
- Any loss or damage caused due to riots, strikes and Act of God Perils like flood earthquake etc.
- Claims pertaining to theft losses
- Any consequential loss arising out of claims lodged under '24x7 Spot Assistance'
- 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
- Replacement cost of battery and/or any associated repair cost
- Cost of supply of parts or replacements elements or consumables
- Repair cost of tyre or replacement cost of any part of consumable at a third party workshop/repairer
- Any taxes, levy and expenses incurred in excess of the limit described under the plan opted by You
- Loss of valuables and personal belongings kept in the Insured Vehicle
- Any loss or damage to the Insured Vehicle arising out of participation in a motor racing competition or trial runs
- Where it is proved that You have abused the benefits under '24x7 Spot Assistance'
- Any loss or damage caused due to pre- existing damages
- 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 Our specified nearest authorized workshop
22. Services organized without Our prior consent for the various assistance services
23. If You or Your 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.

#### D. Definitions

The words and phrases listed below have special meanings. 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. **Accident, Accidental:** means sudden, unforeseen and involuntary event caused by external, visible and violent means
2. **Insured Vehicle:** The vehicle insured by Us under the Motor Insurance Policy
3. **Policy/ Motor Insurance Policy:** Private Car Package Policy – 3 Years issued by Us to which this cover is extended
4. **Policy Period:** The period of 3 Years between and including the commencement date and expiry date as shown in the Motor Insurance Policy Schedule
5. **Policy Schedule:** The Schedule and any Annexure or Endorsement to it which sets out Your personal details, Insured Vehicle details, Policy Period, the type of insurance cover in force, and other terms/conditions/details.
6. **Policy Year:** means period of (i) 12 months from the Risk Inception Date in Policy Period and (ii) subsequent 12 months each till Risk Expiry Date of Policy Period.
7. **We, Our, Us, BJAZ:** 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
8. **You, Your, Yourself:** The person or persons We insure as set out in the Policy Schedule

#### E. CANCELLATION

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

This Endorsement is subject to all other terms conditions and exclusions of the Motor Insurance Policy.