

Bajaj Allianz General Insurance Company Limited

Corporate Identity Number: U66010PN2000PLC015329. IRDA Registration No.113

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

KEYS AND LOCKS REPLACEMENT COVER
ADD ON COVER UNDER PRIVATE CAR PACKAGE POLICY – 3 YEARS
PROSPECTUS

➤ Who can take the Add-on cover?

In consideration of payment of additional premium, add on cover would be availed of by owners of Private Car who have insured their Car under Private Car Package Policy – 3 Years with us.

➤ What is the Coverage?

In the event of irrecoverable loss of keys of the Insured Vehicle, We will indemnify You for the cost of replacement of keys of the Insured Vehicle, subject to the Sum Insured specified in the Schedule.

In the event of a security risk arising out of the incidence of lost keys of the Insured Vehicle, We will indemnify You for the cost of installing new locks in the Insured Vehicle.

➤ What are the Conditions specific to this add on cover

- You shall immediately lodge a complaint with the police detailing the loss of key of the Insured Vehicle and provide Us a copy of the F.I.R.
- You shall immediately, and in any event within 2 days of occurrence of loss, report the incidence of loss to Us
- No keys shall be deemed to be irrecoverably lost until a period of three (3) days, from the date of loss as mentioned in the F.I.R., has elapsed

➤ What are the Exclusions specific to this add on cover

In addition to the exclusions mentioned under Motor Insurance Policy, We will not be liable to indemnify You for the following events:

1. Where the replacement of keys is not carried out in manufacturer's authorized dealership or Our authorized workshops
2. Any pre-existing damages
3. Where the replaced keys or locks are of higher standards or specifications as compared to the original keys or locks of the Insured Vehicle
4. Consequential losses of any kind, be they by way of loss of profit, loss of opportunity, loss of gain, business interruption, market loss or otherwise, or any claims arising out of loss of a pure financial nature such as loss of goodwill or any legal liability of any kind whatsoever

➤ Premium:

To get an estimate of the premium payable for your Car, kindly fill up Private Car Package Policy- 3 Years Proposal Form.

Based on the information furnished, we shall inform you of the premium amount to be paid.

➤ Policy Period:

Period of insurance of the add-on cover will be identical to the Policy Period of the base Private Car Package- 3 Years to which add on cover is attached.

The add-on cover would be available only at time of purchase of the Private Car Package Policy – 3 Years and cannot be incorporated in the middle of the Policy Period

➤ Cancellation

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

➤ Claims 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

➤ **Bajaj Allianz**

Bajaj Allianz General Insurance Company Limited is a joint venture between Bajaj Finserv Limited (recently demerged from Bajaj Auto 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 good will of Bajaj. 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.

Section 41 of Insurance Act, 1938

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of 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 any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.