

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

NAMED DRIVER COVER

UIN: IRDAN113RP0025V01200102/A0063V01202223,
 IRDAN113RP0007V01201819/A0051V01202223, IRDAN113RP0001V01201920/A0039V01202223

A. INSURING CLAUSE

Save as more specifically stated elsewhere, it is hereby agreed and declared that the **Company** shall be liable to indemnify the Insured for any loss/damage to the **Insured Vehicle** under Section I: Own Damage of the **Base Policy** during the **Policy Period**, whilst the **Insured Vehicle** is being driven by:

- a) **Named Paid Driver** employed by **You** for a period exceeding thirty consecutive days
- b) **Named Driver**

B. EXCLUSIONS

In addition to the exclusions mentioned under **Base Policy**, **We** will not be liable to indemnify **You** for the following events

- 1) The **Company** shall not be liable in respect of any exclusion applicable to the **Base Policy**.
- 2) Loss or damage to the **Insured Vehicle** whilst being driven by **Named Paid Driver** not employed by you for a period exceeding two consecutive months immediately prior to the date of accident/ loss.
- 3) Any Third Party Liability claims of the **insured vehicles**
- 4) Any claim for accidental damage whilst the vehicle is
 - a) not being driven and does not have any driver/occupant/passengers or
 - b) driven by a person other than named paid driver or **Named Driver**
- 5) **We** will not pay for any loss or damage caused by, or arising from, criminal and illegal acts of **Named Driver** or paid driver or anyone acting their behalf
- 6) Cancellation under this cover shall not be permitted wherever any claim is intimated towards any **Insured Vehicle**.

C. CONDITIONS

- 1) Any claim under any other Add-On covers under the Base Policy shall also be admissible only whilst the **Insured Vehicle** is being driven by **Named Paid Driver** and/or **Named Person**
- 2) Addition and deletion of **Named Driver** and **Named Paid Driver** shall be permitted mid-term.

Subject otherwise to all other terms conditions and exclusions of the **within mentioned Policy**

D. DEFINITIONS

- a) "**Base Policy/Policy**" means the **Motor Insurance Policy** issued to Private Vehicles covering Own Damage section
- b) **Policy/ Motor Insurance Policy**: Private Car Package Policy issued by **Us** to which this cover is extended
- c) "**Named Driver**" shall mean anyone who is named on **your policy schedule** and certificate of motor insurance as being entitled to legally drive **your** vehicle and has **your** permission to drive it.
- d) "**Named Paid Driver**" shall mean a driver named in the **Policy Schedule**, holding valid driving license for the said class of vehicle and employed by You on salary/wages
- e) "**Policy Period**" The period between and including the commencement date and expiry date as shown in the **Policy Schedule**.
- f) "**Schedule/Policy Schedule**" The **Schedule** and any Annexure or Endorsement to it which sets out **Your** personal details and the type of insurance cover in force.
- g) **We, Our, Us**: Bajaj Allianz General Insurance Company Limited
- h) **You, Your, Yourself**: The person We insure as set out in the Schedule