



Introducing
BAJAJ GENERAL



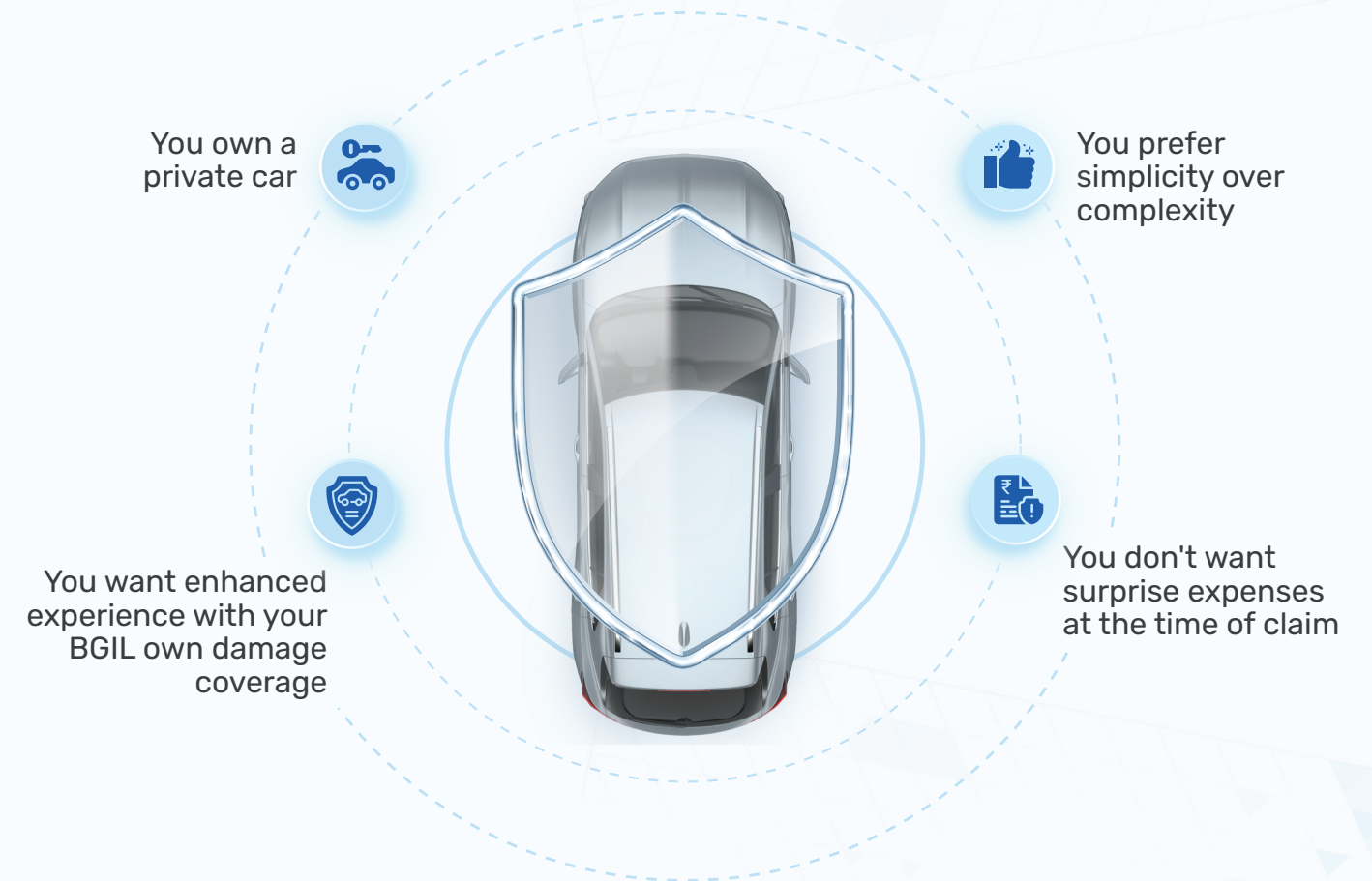
Your Insurance for Today and Tomorrow



VPAY is an addon cover filed under private car policies



Who can take this **Add-on cover**?



Then **VPAY 2.0** is for you

Why customers choose **VPAY 2.0**?



*Terms and conditions apply

Market Differentiator that **VPAY 2.0 Offers**



Why **VPAY 2.0** feels different from standard policy coverage**

DIFFERENTIATOR	STANDARD MARKET OFFERING	VPAY
★ Zero depreciation	Depreciation waiver with limit on claim count	100% waiver of depreciation and No limit on claim count
★ Compulsary Deductible	Compulsary deductible applicable for each claim	No compulsory deductible at the time of claims
★ Vehicle replacement cover	1. Cost of registration + Road Tax + Octroi 2. Benefit up to certain amount	Actual costs of replacing your car more comprehensively
★ Theft of parts after breakdown/accident when vehicle left unattended	Not covered	Covered
★ Consequential damage other than engine	Not covered	Covered

DIFFERENTIATOR	STANDARD MARKET OFFERING	VPAY
★ Electric vehicle/ hybrid protection	Deductible or depreciation charged for each claim related to traction battery and Drive system	Covers damage to traction battery and Electric Vehicle Drive System without any deduction for depreciation
★ Legal defence cost cover	Coverage not available in standard motor policy	Covers legal defence expenses for claims arising from the use of your vehicle
★ Fuel adulteration cover	Coverage not available in standard motor policy	Covers damage from any alternate fuel
★ Electrical & Non-Electrical accessories & CNG/LPG Kit	Need to opt separately	Up to 1% IDV cover in-built
★ Geographical Extension	Need to opt separately	In-built protection available

Your Protection, Your Choice**

Features of VPAY	PRIME PLAN (new)	CLASSIC PLAN	ELITE PLAN
Electrical & Non-Electrical Accessories and CNG/LPG Kit up to 1% of IDV Limit protection if accessories inadvertently omitted in policy	✓	✓	✓
Geographical Extension & Rally Cover Losses occurring within Bangladesh, Bhutan, Nepal, Pakistan, Sri Lanka, Maldives and covers organized rally	✓	✓	✓
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	✓	✓	✓
Roadside Assistance 24*7 Assistance for all vehicle	✓	✓	✓
Tyre and Rim Cover Cost of replacing damaged tyre and rim	✓	✓	✓
Loss Arising Out of Adulterated Fuel Covering fuel adulteration, flexi fuel.	✓	✓	✓

Features of VPAY	PRIME PLAN (new)	CLASSIC PLAN	ELITE PLAN
Vehicle Retrieval & Towing Up-to 1% of IDV for covering repair cost in case of vehicle retrieval and towing	✓	✓	✓
Vehicle Replacement Advantage Vehicle replacement cover in case of Total Loss (including theft)/ Constructive Total Loss	✗	✓	✓
Consequential Losses Covering if vehicle left unattended on road including damage to child parts	✓	✓	✓
Personal Baggage & Key Replacement Protection for your baggage loss due to insured peril & Replacement of keys in case of irrecoverable loss of keys (Upto Rs. 1,50,000/ year)	✓	✓	✓
Cyber Risk Cover Protection against cyberattack, software failure & related fund theft (up to Rs. 1,50,000/ year)	✗	✓	✓
Mechanical and Electrical Breakdown Coverage for breakdown beyond accident	✗	✗	✓
Recalibration Protect vehicle sensors including ADAS for optimal performance with recalibrate support (up to Rs. 1,50,000/ year)	✗	✗	✓
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 (Rs. 1500/day for 7 days)	✗	✗	✓
Defence Cost Cover Defence cost in case of liability due to legitimate use & stolen vehicle (up to Rs. 1,50,000/ year)	✗	✗	✓



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



Call Our Toll-Free No.
1-800-209-5858



Submit completely filled claim form at the nearest Bajaj 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 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.

***Terms and conditions apply*





BAJAJ GENERAL INSURANCE LIMITED

(Formerly known as Bajaj Allianz General Insurance Co. Ltd.)

Bajaj Insurance House, Airport Road,
Yerawada, Pune - 411006. IRDAI Reg No.: 113.



For Any Query (Toll Free)
1800-209-0144 /1800-209-5858



www.bajajgeneralinsurance.com



careforyou@bajajgeneral.com

Note: It is mandatory to keep updated your policy with your correct contact details and bank account details, to process any of your service requests faster and hassle-free. To update your contact details i.e. Mobile No., Email ID, PAN Card, and Bank Account details, please use chatbot, visit our website, contact your agent or nearest branch.

For more details on risk factors, Terms and Conditions, please read the Policy Wordings and Prospectus before concluding a sale.

CIN: U66010PN2000PLC015329 |

Product UIN: **V-Pay for Private Car Package Policy - 3 - IRDAN113RPMT0001V01202425/A0005V01202526 |**

V-Pay for Private Car Package Policy - IRDAN113RP0025V01200102/A0015V02202324 |

V-Pay for Standalone Own Damage Cover - IRDAN113RP0001V02201920/A0017V03202324 |

V-Pay for Private Car Bundled - IRDAN113RP0007V01201819/A0016V02202324

ADCODE: BGI-O-1202 / 13-08-2026

Policy holders can download Bajaj General app for one - touch access. Available on |