BAJAJ GENERAL

CARINGLY YOURS



Bajaj General

Private Car Package Policy

Ensuring Miles Of Smiles

CIN: U66010PN2000PLC015329 | UIN: IRDAN113RP0025V01200102

- **Bajaj General Insurance Limited**

(formerly known as Bajaj Allianz General Insurance Company Limited)

Bajaj General Insurance Limited (formerly known as Bajaj Allianz General Insurance Company Limited) is one of India's leading, most trusted and dynamic private general insurance companies. It is a subsidiary of Bajaj Finserv Limited, India's leading and most diversified financial services group.

spanning motor, health, and home insurance, along with specialised products such as pet insurance, wedding insurance, event protection, cyber insurance, and rural insurance. From safeguarding your health and home to protecting your travels and life's most important moments, Bajaj General aims to be a constant partner in your journey. Bajaj General equally offers a comprehensive and a well-diversified range of products, including fire, marine, engineering, liability and surety insurance to corporates and SME's. The company also participates in various government schemes with a focus on financial inclusion. The company is also known for its robust risk selection capabilities, digital adoption and product innovation.

Established in 2001, the company has grown its footprint to nearly 1,500 towns and cities across India, ensuring easy access and a close connection to its customers. This access is enabled through the largest distribution network, spanning across individual agents, point-of-sales personnel, banks, NBFCs, motor dealers, brokers and the company's proprietary sales force.

It holds an [ICRA]AAA rating from ICRA Limited, reflecting the highest level of confidence in its financial strength and stability. With a strong legacy, a forward-looking mindset, and an unwavering focus on its 'Customer-First' philosophy, Bajaj General remains committed to protecting what matters most, empowering individuals, families, and businesses to live with confidence and peace of mind.

- **Private Car Package Policy**

Owning a car has become more affordable these days. It is the service and maintenance of it that has become expensive and costs the owner in the long run; especially if the car is damaged due to some unavoidable circumstances or in an accident. Our Private Car Package Policy is designed keeping in mind all such situations so that your car is protected when you need it the most.

- **Coverages**

Section 1: Own Damage

We will cover the accidental loss or damage to your car caused by any of the following: Fire, explosion, self ignition or lightning; Burglary housebreaking or theft; Riot and strike; Earthquake (fire and shock damage); Flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost; Accidental external means; Malicious act; Terrorist activity; Whilst in transit by road, rail, inland waterway, lift, elevator or air; Landslide/ rockslide.

Section 2: Liability to Third Parties

We will cover your legal liability arising out of bodily injury to and/or property damage of third parties caused due to an accident involving your car.

Section 3: Personal Accident Cover

In the unfortunate event of your (owner-driver) death and/or permanent total disability arising out of an accident while traveling in your car, we will pay the specified Sum Insured to you/ your legal heir.

- **Optional Extensions**

You can also opt for the following extensions as part of Private Car Package Policy:

1. Loss of Accessories
2. Legal Liability to Paid Driver, Cleaner or any Workman
3. Personal Accident Cover for the Occupants

- **Main Exclusions**

We will not be liable to pay for the following cases:

1. Any loss or damage caused outside the geographical area
2. Any loss or damage arising out of your car not being used as per the limitations to use
3. Any claim arising out of any contractual liability
4. Any consequential loss
5. Other exclusions as listed in the policy wordings

- **Discounts**

Discounts are available under Private Car Package Policy for:

1. Claims Free Experience
2. Opting Voluntary Excess
3. Membership with Approved Automobile Associations
4. Installing approved Anti-Theft Devices

- **Premium**

To get an estimate of the premium payable for your car, kindly fill up the Private Car Package Policy Proposal Form. Based on the information furnished, we shall inform you of the premium amount to be paid.

- **Claims Process**

- Call our Toll Free No. 1-800-209-5858
- Submit completely filled claim form at the nearest Bajaj General Insurance office.

Disclaimer: The above mentioned information is only indicative in nature. For details of the coverage and exclusions, please refer to the policy wordings

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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.

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