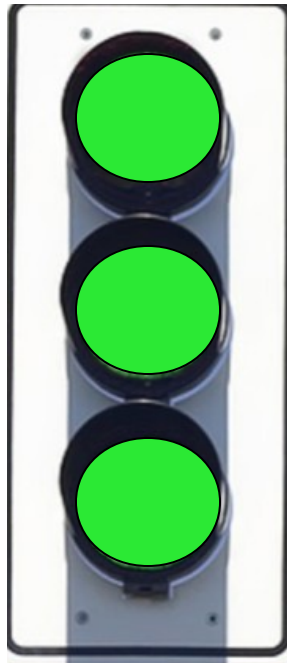


Drive Assure - Economy

Motor Insurance – Add on Covers



Depreciation Shield

Engine Protector

24*7 Spot Assistance

TYPES OF LOSSES

OWN DAMAGE

Loss or damage
to the vehicle



LIABILITY

Loss or damage
to third party



Motor Insurance

Depreciation in case of own damage claims

Description of parts	Dep %
All rubber nylon/ plastic parts, and air bags	50%
All fibre glass components	30%
All parts made of glass	Nil
All other parts including wooden parts is to be as per the following schedule	
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3years but not exceeding 4 years	25%
Exceeding 4years but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 10 years	40%
Exceeding 10 Years	50%

Illustration: Hyundai Accent; Ex-showroom price 5,50,000;
3 years old; IDV: @ 40% depreciation = 3,30,000

Motor Insurance Policy



Rubber/plastic parts	Metal parts
40,000	1.3 lac
Dep: 50%	Dep: 25%
40000-20000	1.3 lac – 32500
= 20000	= 97500

Compulsory deductible Rs 500

Claim payable: Rs. 1,17,000

Insured's expenses: Rs. 53000

Depreciation Shield

Premium for Depreciation shield:

Rs 5285 (@ 1.45% on 3,30,000 + Rs 500 fixed)

If the insured has a Depreciation shield

Rubber/plastic parts	Metal parts
Dep: 0%	Dep: 0%
40000	1.3 lac

Claim payable: 1,69,500

**Insured's expenses: Compulsory
Deductible Rs. 500**





Depreciation Shield - Benefits

At the time of claim the depreciation amount will be covered

- The insured vehicle needs to be repaired at Bajaj Allianz authorized workshop
- In case repaired at non-authorized workshop 90% of the claim will be settled

Depreciation Shield - Conditions

- In case of transfer of ownership the Depreciation Shield cover will expire
- Depreciation Shield benefit will be available two times in a policy period

Engine Protector

Consequential damage to engine parts arising out of:

- Water ingress (Hydrostatic lock in engine due to water entering the engine)
- Leakage of oil



Damage to Gear Box:

- Arising out of leakage of lubricating oil due to accidental mean...



Benefits:

- Repair or replacement of internal child parts of engine such as pistons, connecting rods, crank shaft and cylinder head.
- Repair or replacement of internal parts of GB such as gears or shafts
- Labor costs





Engine Protector

Conditions:

- There is evidence that the insured vehicle stopped in water logged area resulting into damage
- Evidence of under carriage damage to engine/gear box leading to oil leakage resulting into damages
- Losses not payable under motor insurance policy
- In case of transfer of ownership this cover will expire



Bajaj Allianz 24X7 Spot Assistance







Available in select cities

Benefits

- ✓ Total Support in case of Accident
- ✓ Towing Services/Shifting immobilized vehicle to Garage
- ✓ Spot Survey
- ✓ Legal Assistance in case of accident
- ✓ Accommodation Benefits to occupants of insured vehicle
- Onward Taxi Journey-up to 50 kms
- ✓ Total support in case of mechanical /electrical breakdown
- ✓ Flat Tyre Change
- ✓ Road Side Repair/ Mechanical & Electrical Breakdown
- ✓ Fuel related Assistance
- ✓ Assistance Over Phone
- ✓ Urgent SMS Relay
- ✓ Water & Wet Towel
- ✓ Pilot Error Support (Lost ,Locked or Spare Keys /Jump Start)





Benefits in details

Spot Assistance will be given provided the event has occurred within 100 kilometers from the center point of the covered city of **Customer's** residence, office or at the roadside and the **Insured Vehicle** has not reached a workshop/repairer.

1. **Accident:** Spot Survey and claim form/documentation
2. **Assistance at home, office or on the roadside** (if not already at a workshop)
 - a) Flat battery (jump start) – if battery is drained
 - b) Fuel problems including loss of fuel, air locks, fuel relays
 - c) Spare Key pick-up & delivery (in case of locked keys)
 - d) Flat tyre services
 - e) Other minor mechanical and electrical repairs at roadside
3. **Towing Facility:** To the nearest preferred garage Bajaj Allianz
4. **Urgent Message Relays:** Over phone or sms to Customer's relatives/specified persons.
5. **Medical Co-ordination:** Assistance in locating emergency medical centre



6. Fuel Assistance: Upto 3 ltrs of petrol/diesel on chargeable basis

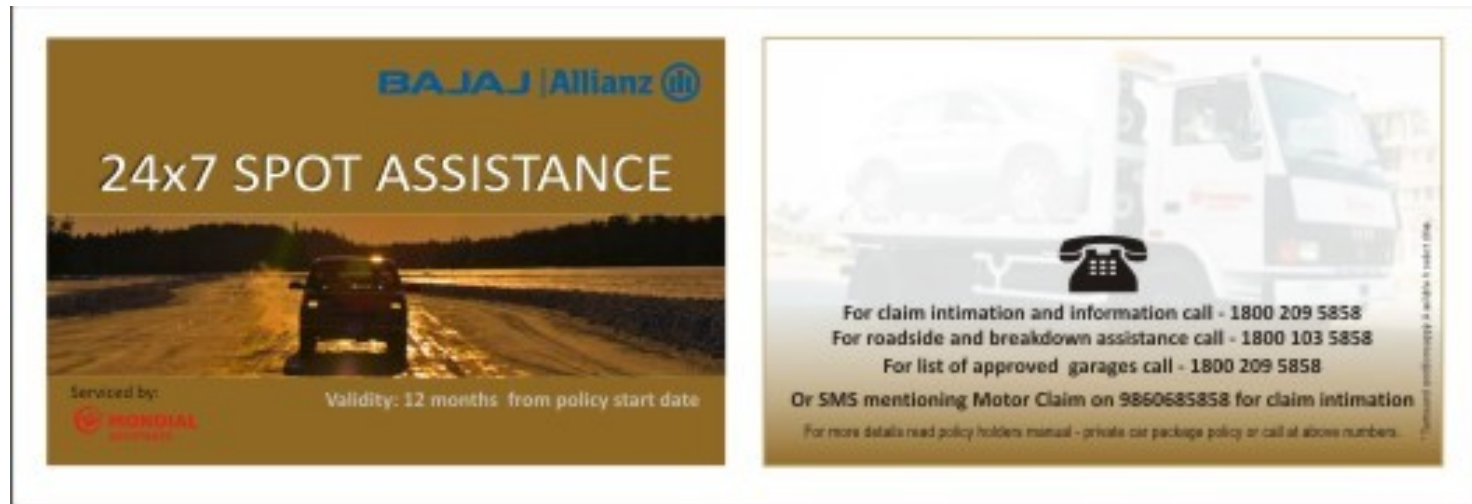
7. Taxi benefits : Anywhere upto 50 kms from the spot of immobilisation of Insured Vehicle

8. Accommodation Benefits: Over night stay @Rs. 2000 per occupant per day provided accident has taken place 100 kms from the centre point of the covered city and the time to repair the **Insured Vehicle** will exceed 12 hours from the time of reporting the incident.

9. Legal Advice: Upto 30 minutes over phone

The benefits under '24x7 Spot Assistance' can be utilized for a maximum of 4 times during the **Policy Period** except for 'Fuel Assistance', 'Taxi Benefits', 'Accommodation Benefits' and 'Legal Advice' for which the aggregate utilization limit is 2 times during the **Policy Period**

Benefit Card for All Customers



- Card will be provided to all Customers holding Private Car Package Policy.
- In case of urgent need Customer can call up the Toll Free numbers on the card for immediate assistance, which is only a few minutes away.



Drive Assure - Premium Rates

Segments	Fix Premium	Age_0	Age_1	Age_2	Age_3	Age_4	Age_5
Small size cars		0.75%	0.85%	0.95%	1.20%	1.30%	1.40%
Compact cars	Rs 500	0.80%	1.00%	1.10%	1.40%	1.50%	1.60%
Mid size cars	+	0.90%	1.10%	1.30%	1.45%	1.80%	2.00%
MUV	% of IDV	1.00%	1.15%	1.30%	1.50%	1.60%	1.70%
SUV		1.00%	1.25%	1.40%	1.60%	1.70%	1.80%
High End vehicles		1.00%	1.10%	1.20%	1.40%	1.90%	2.10%

Commission as per OD commission rates



Segments:

SEGMENT	MAKE	MODEL
SMALL	HYUNDAI	i 10, SANTRO XING
	MAINI	FERI, REVA
	MARUTI	800, ALTO, ESTILO, WAGON R, ZEN, A STAR
	TATA	NANO
	CHEVROLET	SPARK
COMPACT CARS	MARUTI	RITZ, SWIFT
	CHEVROLET	AVEO UVA
	FIAT	GRANDE PUNTO, PALIO
	HONDA	JAZZ
	HYUNDAI	GETZ, i 20
	SKODA	FABIA
MIDSIZE CARS	MITSUBISHI	LANCER
	CHEVROLET	AVEO, OPTRA MAGNUM, OPTRA SRV
	FIAT	LINEA
	FORD	FIESTA, FUSION, IKON
	HINDUSTAN	AMBASSADOR
	HONDA	CITY
	HYUNDAI	ACCENT, ELANTRA, VERNA
	MARUTI	BALENO, ALTURA, ESTEEM, SWIFT DZIRE, SX4
	MITSUBISHI	LANCER



Segments:

	TATA	All INDIGO
HOGH END VEHICLES	AUDI, BENTLEY, BMW, CHRYSLER, DAIMLER, FERRARI ,HUMMER, JAGUAR, LAMBORGHNI, LAND ROVER, MASERATI, MAYBATCH, MERCEDES-BENZ ,PORSCHE, ROLLS ROYCE, VOLKSWAGEN, VOLVO	All Models
	CHEVROLET	CAPTIVA, FORESTER
	FIAT	500, BRAVO
	FORD	ENDEAVOUR, GALAXY, MONDEO
	HONDA	ACCORD, CIVIC,CRV
	HYUNDAI	SONATA EMBERA, TERRACAN, TUCSON
	MARUTI	GRAND VITARA
	MITSUBISHI	CEDIA, CHALLENGER, MONTERO, OUTLANDER, PAJERO
	NISSAN MOTORS	TEANA, X-TRAIL
	SKODA	LAURA, OCTAVIA, SUPERB
	TOYOTA	CAMRY, COROLLA, LAND CRUISER, LEXUS, PRADO
	MUV	MAHINDRA RENAULT
MARUTI		OMNI, VERSA
TATA		All INDICA
SUV	CHEVROLET	TAVERA
	MAHINDRA & MAHINDRA	BOLERO, SCORPIO, XYLO
	TATA	All SAFARI, SPACIO, All SUMO.
	TOYOTA	INNOVA