

Bajaj Allianz General Insurance Company Ltd.
Registered and Head Office: Bajaj Allianz House, Airport Road, Yerwada, Pune

Transcript of Proposal for Long Term Two Wheeler Package Policy

Dear MANSUKHBHAI G THUMAR,

We wish to inform you that the contract under policy number 'OG-24-2204-1843-00000047' has been finalized based on the information and declaration given by you, the transcript whereof is mentioned below. You are requested to reconfirm the same. In case of any disagreement or objection or any changes with respect to information mentioned below, we request you to please revert back within a period of 15 days from date of your receipt of this, failing which it will be deemed that you are satisfied with the correctness of the details mentioned below. Kindly note that as the contents and declarations contained in this transcript is the basis on which we have issued the policy to you, we advise you to please ensure that you have provided/disclosed and or not withheld any material facts/information and declarations, as Policy becomes Void ab initio if material facts are not provided/disclosed and or withheld and in such case no claim, if any, will be considered by us apart from forfeiture of the premium.

Details provided by you:

A. Proposer details

1. Proposer Name : MANSUKHBHAI G THUMAR
2. Proposer Address : Jay Dhareshwar, New Shubhash Nagar No 4 Kothariya Main Rd Rajkot, Rajkot
Bhaktinagar, Rajkot-360001
, , RAJKOT, GUJARAT-360001
3. Proposer Mobile Number : 9904087516
4. Proposer Residential Number : NA
5. Proposer e-mail id : bhpipaliya@gmail.com
6. Proposer Profession : NA

B. Vehicle Details

Registration Number	Month / Year of Regn	Vehicle Make	Vehicle Model	Vehicle Sub Type	Cubic Capacity/Kilowatt	Fuel Type	Year of Manufacture	Seating Capacity
GJ03FM1296	APR/2013	HONDA	ACTIVA	3G 110 CC	110	Petrol	2013	2
Engine Number	Chassis Number	Vehicle IDV (in Rs.)	Electrical Accessories IDV (in Rs.)	Non-Electrical Accessories IDV (in Rs.)	CNG/LPG Unit (Extra fitted) IDV (in Rs.)	Total IDV (in Rs.)		
80612761	8613934	17,159.00	0	0	0	17,159.00		

C. Coverage opted

1. Period of Insurance : From 04-JUN-2023 00:00(Hrs)
To 03-JUN-2026 Midnight
2. Is your vehicle fitted with external LPG/CNG kit : No.
3. Electrical Accessories cover Opted (If Applicable) : No.
4. Non - Electrical Accessories cover Opted (If Applicable): : No.
5. Is Voluntary Excess opted : No.
Amount of voluntary excess opted : Rs.NA.
6. Whether PA cover is opted for owner-driver : Yes.
7. compulsory deductible : Rs.100.00
8. Is any additional compulsory deductible imposed and agreed upon : No.
Amount of additional compulsory deductible imposed : NA.
9. Whether geographical area extension is opted : No.
Details of Countries to which geographical area extension cover is given : NA.
10. Is LL to person for Paid driver/Operation/Maintenance opted : No.
11. Whether PA cover is opted for paid driver other than owner driver : No.
Sum Insured for Paid Driver : Rs.NA.
13. Is TPPD restricted to statutory limit of Rs.6,000? : No.
14. Pre Existing damages in the vehicle : NA.
15. 1 Premium for Liability coverage, quoted and agreed upon is :
16. 1 Premium for OD coverage, quoted and agreed upon is :
17. Do you have valid PUC certificate of the vehicle : NA
18. Do you have valid Fitness certificate of the vehicle : NA
19. Total Premium (excluding Goods and Service Tax (GST)) for Liability and OD coverages, quoted and agreed upon is :
20. NCB (No Claim Bonus) claimed by you and granted by us based on your declaration of no claim during your previous previous policy : -50 %.
21. About the last insurance company
(i) Insurance Provider : Bajaj Allianz General Insurance Co Ltd..
(ii) Previous Policy No : OG-21-2204-1843-00000112, Previous Policy Expiry Date :03-JUN-23
22. Whether your vehicle is Hypothecated and if so the details of Pledgee whose name is registered by us: No.
Name of Pledgee : NA.
23. Add on Cover(s) optedm2 : Yes, Plan Name:, 24x7 Spot Assistance Plan Description:
Please call us on 1800 103 5858 for any emergency.

24. To support our Go Green initiative, send policy copy link on registered mobile number / email id:

Please note Cover Note No. / issued to you basing on the above information.

In case of Disagreement or objection or any changes with respect to information and contents mentioned hereinabove, please contact our toll free number & register your objections/changes/disagreement to the contents of this transcript or you may also send us email or written correspondence at the following details within a period of 15 days from date of your receipt of this transcript along with Policy:

I/We hereby unconditionally allow the Company to share all my / our information being collected in this proposal form or through telephonic / email / web-inputs means or other means, as updated from time to time within group entities.

Toll free Number : 1800-102-5858,1800-209-5858
Email address : Bagichelp@bajajallianz.co.in
Website : www.bajajallianz.com

Contact our policy servicing branch at: 1st Floor, Hotel K Rose Building, Opp Shastri Medan, Limda Chawk, ,, Rajkot-360001
PH:0281-6696600/6626164.

INSURANCE ACT, 1938 SECTION 41 - PROHIBITION OF REBATES

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 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 IN BREACH OF COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO RUPEES TEN LAKH. Bajaj Allianz General Insurance Co Ltd

**BAJAJ ALLIANZ GENERAL INSURANCE COMPANY LIMITED**

Regd. Office & Head Office: GE Plaza, Airport Road, Yerwada, Pune-411006(India)

IRDAI Registration No. 113

Corporate Identity Number: U66010PN2000PLC015329

LONG TERM TWO WHEELER PACKAGE POLICY Certificate of Insurance cum Policy Schedule**UIN : IRDAN113RP0008V01201617****Policy Number:** OG-24-2204-1843-00000047**Customer ID:** 144156660**Particulars of Vehicle Insured:**

Registration Number	Place of Registration	Engine Number	Chassis Number	Make & Model
GJ03FM1296	GJ03-RAJKOT	80612761	8613934	HONDA - ACTIVA

Sub Type	Year of Mfg	NCB %	CC	Seating Capacity
3G 110 CC	2013	-50	110	2

Name of Registration Authority : GJ03-RAJKOT**Name and Address of Insured** : MANSUKHBHAI G THUMAR
: Jay Dhareshwar, New Shubhash Nagar No 4 Kothariya
Main Rd Rajkot, Rajkot Bhaktinagar, Rajkot-360001, ,
RAJKOT, GUJARAT-360001**Geographical Area** : .00**Business or Profession** : NA**Effective date of commencement of Insurance for the purpose of act:**

Policy Inception Date: From 00:00 O' Clock on 04-JUN-2023

Policy Expiry Date: Midnight on 03-JUN-2026

Persons or Class of Persons entitled to drive:

Any person including the insured:

- a) Provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license.
- b) Provided also that the person holding an effective learner's license may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

IMT-Endorsements/Add on Package

22 & Plan Name:, 24x7 Spot Assistance & Plan Description:

Limitations as to Use:

The Policy covers use for any purpose other than

- a) Hire or Reward, b) Carriage of goods (other than samples or personal luggage), c) Organized racing, d) Pace Making, e) Speed testing, f) Reliability Trials, g) Any purpose in connection with Motor Trade

I/We hereby certify that the Policy to which this certificate relates as well as this Certificate of Insurance are issued in accordance with the provisions of Chapter X and Chapter XI of M.V. Act, 1988.

Policy issuing office and correspondence address for communication by holder of Certificate of Insurance for claim, service request, notice, summons, etc:

1st Floor, Hotel K Rose Building, Opp Shastri Medan, Limda Chawk, ,, Rajkot-360001 PH:0281-6696600/6626164

Date of issue :20-MAY-2023

For & On Behalf of

Bajaj Allianz General Insurance Company Ltd.Now carry your m-policy on your mobile. Click here to download. <https://bagic.page.link/esNB9Q>

For help and more information:

Contact our 24 Hour Call Centre at 1800-102-5858, 1800-209-5858, Toll Free: 30305858(chargeable, add area code before this number in case of mobile call) Email us at Bagichelp@bajajallianz.co.in or Visit our Website www.bajajallianz.com

Corporate Identification Number U66010PN2000PLC015329

Latest Schedule - 22-May-2023 10:33:29 AM- Silent Printing (Web) (0)

Authorized Signatory



BAJAJ ALLIANZ GENERAL INSURANCE COMPANY LIMITED
(A Company incorporated under Indian Companies Act, 1956 and licensed by Insurance Regulatory and Development Authority of India [IRDA] vide Reg No.113)
Regd. Office: Bajaj Allianz House, Airport Road, Yerwada, Pune-411006(India))

LONG TERM TWO WHEELER PACKAGE POLICY Certificate of Insurance cum Policy Schedule
UIN : IRDAN113RP0008V01201617

Policy issuing office and Correspondence address for communication by policyholder for claim, service request, notice, summons, etc:
1st Floor, Hotel K Rose Building, Opp Shastri Medan, Limda Chawk, ,, Rajkot-360001 PH:0281-6696600/6626164

INSURED DETAILS	
Insured Name	MANSUKHBHAI G THUMAR
Insured Address	Jay Dhareshwar, New Shubhash Nagar No 4 Kothariya Main Rd Rajkot, Rajkot Bhaktinagar, Rajkot-360001, , RAJKOT, GUJARAT-360001
Geographical Area	India
Customer ID	144156660
Bank Reference No 1	
GSTIN / UIN	NA
Place of Supply/ State Code/Name	24 - Gujarat

POLICY DETAILS	
Policy Number	OG-24-2204-1843-00000047
Policy Issued on	20-MAY-2023 17:59 PM
Policy Period	From : 04-JUN-2023 00:00 (Hrs)
	To : 03-JUN-2026 Midnight
Cover Note Details	/
Previous Policy No	OG-21-2204-1843-00000112
Invoice No	178475592/3
Company GST No	24AABCB5730G1Z3
Company PAN	AABCB5730G

Registration Number		Place of Registration	Engine Number	Chassis Number	Make & Model	SubType
GJ03FM1296		GJ03-RAJKOT	80612761	8613934	HONDA - ACTIVA	3G 110 CC
NCB %	CC/KW	Seating Capacity	Year Of Manufacturing		Hypothecation Details	
-50	110	2	2013		NOT APPLICABLE	
Vehicle IDV		Value For Side Car	Non electrical accessories	Electrical/Electronic accessories	Value of CNG/LPG kit	Total Value
17,159.00		0	0	0	0	17,159.00
Own Damage Premium(Rs.)				Liability Premium(Rs.)		
Own Damage Premium			-,227.00	Basic Third Party Liability		2,142.00
Special Discount			0.00	PA Cover for Owner-Driver - SI - Rs.1500000		909.00
Total OD Premium - A			-,227.00	Period: From 04-Jun-2023 To 03-JUN-2026		
Total Premium (Net Premium) (A+B)			3,390.00	Total Act Premium - B		3,051.00
State GST (9%)			305.00			
Central GST (9%)			305.00			
Final Premium (Rupees Four Thousand Only)			4,000.00			

**Note: The above Total OD Premium is inclusive of all applicable Loading /Discounts viz (Automobile association membership, Voluntary Excess, Anti Theft, Handicap Person, Driver Tuition, Fiber Glass, CNG/LPG Unit, Geographical Extension, Imported Vehicle Etc. wherever Applicable)

As per the GST regulations, the amount of GST will not be refunded if the policy / endorsement is cancelled after 30th September of the next financial year

I/We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

Broker Code	78653006	Contact No.	9898966631/9898966631
Broker Name	CLARION INSURANCE BROKING SERVICES PRIVATE LIMITED		

For help and more information:

Contact our 24 Hour Call Centre at 1800-102-5858, 1800-209-5858, Toll Free: 30305858(chargeable, add area code before this number in case of mobile call) Email us at bagichelp@bajajallianz.co.in or Visit our Website www.bajajallianz.com

Corporate Identification Number U66010PN2000PLC015329

Latest Schedule - 22-May-2023 10:33:29 AM- Silent Printing (Web) (0)



E-Mail ID.	policypdf@clarionbroking.com
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Insured Declared Value	Policy Year	Tenure		Total SI	The schedule of age wise Insured Declared Value (IDV) as shown in the above table is applicable for the purpose of Total Loss including Theft/ Constructive Total Loss (TL/CTL) claims only on basis of loss date falling in the respective year. A vehicle will be considered to be a CTL, where the aggregate cost of retrieval and / or repair of the vehicle subject to terms and conditions of the policy exceed 75% of the IDV.
		From	To		
	1	04-JUN-23	03-JUN-24	17,159.00	
	2	04-JUN-24	03-JUN-25	16,695.00	
	3	04-JUN-25	03-JUN-26	16,232.00	
Limitation as to Use	The Policy covers use of the vehicle for any purpose other than : Hire or reward, Carriage of goods(other than samples or personal luggage),Organised racing,Pace making, Speed testing, Reliability trials. Any purpose in connection with Motor Trade.				
Driver	Any person including the insured provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective Learner's license may also drive the vehicle when not used for the transport of goods/passengers at the time of the accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989.				
Limits of Liability	Under section II-I(i) of the policy -> Death of or bodily injury : Such amount is necessary to meet there requirements of the Motor Vehicles Act,1988. Under section II-I(ii) of the policy -> Damage to Third Party Property : Rs. 1,00,000.00				
No Claim Bonus	For No Claim Bonus details please refer to the policy wording attached with this schedule. In case of you have not received policy wording kindly refer our web site.				
Existing Damage Details	NA				
Nominee Details	Name :NA - Relationship :NA				
Subject to Warranties/ IMT-Endorsements/ Add on Package	22 & Plan Name:, 24x7 Spot Assistance & Plan Description:				
Additional Details	Coinsurance Details: - . Transaction Id: -				
Premium Details	Receipt No. 2204-01107911, Date 20-MAY-23 ** If Premium paid through Cheque, the Policy is void ab-initio in case of dishonour of Cheque.				
Excess Details	Compulsory Excess: Rs.100.00 Additional Excess: Rs.0 Voluntary Excess: Rs..00				

IMPORTANT NOTICE : The Insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this schedule. Any payment made by the Company by reason of wider terms appearing in the Certificate in order to comply with the Motor Vehicle Act, 1988 is recoverable from the Insured. See the clause headed AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY.

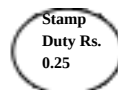
For & On Behalf of

Bajaj Allianz General Insurance Company Ltd.



Authorized Signatory

This document is digitally signed, hence counter signature / stamp is not required.



Consolidated Stamp Duty of Rs.0.25/- paid towards Insurance Stamps vide Challan No. MH018043478202223M Defaced No. 0000250675202324 ORDER NO.CSD/685/2023/2054 ORDER DATED 13.04.2023DEFACED DATE dated 13-APR-23 timing 13:04:23 of General Stamp Office,Mumbai,India.



Principal Location : 4th Floor, Turquoise, Nr. Panchvati Circle, C.G Road, Ellisbridge, Ahmedabad - 380006 PH:079-26432000 | Services Accounting Code : 997134 - Motor vehicle insurance services. No reverse charge is payable on these services.

For help and more information:

Contact our 24 Hour Call Centre at 1800-102-5858, 1800-209-5858, Toll Free: 30305858(chargeable, add area code before this number in case of mobile call) Email us at bagichelp@bajajallianz.co.in or Visit our Website www.bajajallianz.com

Corporate Identification Number U66010PN2000PLC015329

LONG TERM TWO WHEELER PACKAGE POLICY : ADD ON COVERS(Plan Name:, 24x7 Spot Assistance):
POLICY WORDINGS

S1 - 24x7 SPOT ASSISTANCE

(UIN No. IRDAN113RP0008V01201617/A0010V01201617)

A. Endorsement Wordings

In consideration of the payment of additional premium, it is hereby agreed and declared that **You** shall be entitled to one or more of the below mentioned benefits stated in the plan as shown in the **Policy Schedule**:

BENEFITS:

- (a) Flat Battery:** In the event of the **Insured Vehicle** being immobilized due to a flat battery, **We** will make alternative arrangements to make the **Insured Vehicle** mobile again provided the event has occurred within a radius of 100 kilometers from the center of the cities as listed in the attached annexure and the **Insured Vehicle** has not reached a workshop/repairer.
 - (b) Spare Keys:** In the event of You losing the keys of the **Insured Vehicle**, **We** will arrange for the pickup and delivery of spare keys to the spot where the **Insured Vehicle** is located provided the event has occurred within 100 kilometers from the center of the cities as listed in the attached annexure and the **Insured Vehicle** has not reached a workshop/repairer.
 - (c) Flat Tyre:** In the event of the **Insured Vehicle** being immobilized due to flat tyre, **We** would assist You by:
 - i.** Arranging for the assistance of a vehicle technician to replace the flat tyre with the spare Stepney tyre of the vehicle at the location of immobilization.
 - ii.** In case the spare tyre is not available in the insured vehicle, the flat tyre will be taken to the nearest flat tyre shop for repairs and re-attachment to the vehicle. Any expenses on material, if required while carrying out the repairs, would be borne by **You**.
- Provided always that the immobilization has occurred within a radius of 100 kilometres from the centre of the cities as listed in the attached annexure and the **Insured Vehicle** has not reached a workshop/ repairer.
- (d) Minor Repairs:** In the event of the **Insured Vehicle** being immobilized due to mechanical and/or electrical breakdown, **We** will arrange for minor mechanical and/or electrical repairs to make the **Insured Vehicle** mobile again provided the breakdown has occurred within 100 kilometers from the center of the cities as listed in the attached annexure and the **Insured Vehicle** has not reached a workshop/repairer.
 - (e) Urgent Message Relays:** In the event of the **Insured Vehicle** getting immobilized as a result of Accident and/or breakdown, **We** will send urgent message on Your request to the specified persons through available means of communication.
 - (f) Breakdown support over phone:** In the event of minor mechanical errors/faults/non-functioning of the **Insured's Vehicle** or any part thereof, the Company would provide the **Insured** with telephonic assistance to come up with solutions for such minor mechanical errors/faults/non-functioning of the **Insured's Vehicle**
 - (g) Fuel Assistance:** In the event of the **Insured Vehicle** being immobilized due to an empty fuel tank and/or contaminated fuel, **We** shall arrange for supply of one liter of fuel on chargeable basis at the location of the immobilization and / or towing of the insured vehicle to our nearest preferred workshop, provided the event has occurred within 100 kilometers from the center of the cities as listed in the attached annexure and the **Insured Vehicle** has not reached a workshop/repairer.
 - (h) Towing Facility:** In the event of the **Insured Vehicle** getting immobilized as a result of **Accident** and/or breakdown, **We** shall arrange for towing away of the **We** from the spot of immobilization to our nearest preferred workshop/ repairer provided the accident/ breakdown has occurred within 100 kilometers from the center of the cities as listed in the attached annexure and the **We** has not reached a workshop/repairer.
 - (i) Taxi Benefits:** In the event of the **Insured Vehicle** meeting with an accident /breakdown, **We** will arrange for a free travel of the occupants of the **Insured Vehicle** to a single destination within a vicinity of 40 kilometers from the spot of immobilization through a taxi or any other transportation service provided the event has occurred within 100 kilometers from the center of the cities as listed in the attached annexure and the **Insured Vehicle** has to be towed away to a workshop/ repairer. The expenses for travel beyond 40 kilometers shall be borne by **you**. In the unlikely event of **We** being unable to arrange for this service, **We** may request You to arrange for a taxi to transfer the occupants of the **Insured Vehicle** on **Your** own and submit the bills for a pre-communicated amount agreed by us and to be reimbursed by **Us**.
 - (j) Accommodation Benefits:** In the event of the **Insured Vehicle** meeting with an accident /breakdown, **We** will provide the occupants of the **Insured Vehicle** with a hotel accommodation for one day provided the event has occurred beyond 100 kilometers from the center point of the city of your residence but within 100 kilometers from the center of the cities as listed in the attached annexure and the time to repair the **Insured Vehicle** will exceed 12 hours from the time of reporting the incident. In the unlikely event of **We** being unable to arrange for this service, **We** may request **you** to arrange for a hotel accommodation for the occupants of the **Insured Vehicle** on **Your** own and submit the bills for a pre-communicated amount agreed by us and to be reimbursed by **Us**.
 - (k) Legal Advice:** In the event of the **Insured Vehicle** meeting with an **Accident**, **You** shall be entitled for a free legal advice from a legal advisor over the phone for a maximum duration of 30 minutes. Subsequent to the expiry of the specified period of 30 minutes per year of the policy, **You** may continue with the same legal advisor on direct payment basis.

B. Conditions :

1. In case of transfer of ownership of the **Insured Vehicle**, the cover under #24x7 Spot Assistance# shall expire
2. The benefits under #24x7 Spot Assistance# can be utilized for a maximum of 4 times per year of the policy except for following:

LONG TERM TWO WHEELER PACKAGE POLICY : ADD ON COVERS(Plan Name:, 24x7 Spot Assistance): **POLICY WORDINGS**

- a.i.** Fuel Assistance- which shall be limited to 2 times per year of the policy and One litre per event.
- a.ii.** a.ii. Taxi Benefits- which shall be limited to 2 times per year of the policy and Rs. 1500 per event .
- a.iii.** Accommodation Benefits- which shall be provided only for 1 day only once during a year of the policy and up to a maximum of Rs. 3000 per day.
- a.iv.** Legal Advice- which shall be provided only once during a year of the policy for a maximum of 30 minutes duration.

C. Exclusions :

We will not be liable to indemnify **You** for the following events:

1. Where the **Insured Vehicle** can be safely transferred on its own power to nearest dealer/workshop
2. Any **Accident**, loss, damage and/or liability caused, sustained or incurred whilst the Insured Vehicle is being used otherwise than in accordance with the limitations as to use.
3. Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception, combustion shall include any self-sustaining process of nuclear fission.
4. Any **Accident**, loss, damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to/by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war), civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequences of any of the said occurrences
5. Any loss or damage caused due to riots, strikes and Act of God perils like flood, earthquake etc.
6. Claims pertaining to theft losses.
7. Any consequential loss arising out of claims lodged under #24x7 Spot Assistance#.
8. Where a loss is covered under **Motor Insurance Policy** or any other type of insurance policy with any other insurer or manufacturer's warranty or recall campaign or under any other such packages at the same time.
9. Replacement cost of battery and/or any associated repair cost.
10. Cost of supply of parts or replacements elements or consumables .
11. Replacement cost of any part or consumable.
12. Repair cost of tyre and or parts or replacement cost of any part or consumable at a third party workshop repairer.
13. Any taxes, levy and expenses incurred in excess of the limit described under the plan opted by **You**
14. Loss of valuables and personal belongings kept in the **Insured Vehicle**
15. Any loss or damage to the **Insured Vehicle** arising out of participation in a motor racing competition or trial runs
16. Any loss or damage caused due to pre- existing damages
17. Any loss or damage arising out of intervention of Government Authorized Agencies, Police Authorities or Law Enforcing Agencies .
18. Any loss or damage resulting from the use of **Insured Vehicle** against the recommendations of the owner's manual and/or manufacturer's manual.
19. Any loss resulting from **Your** deliberate or intentional and/or unlawful or criminal act
20. Benefits under #Taxi Benefits# and #Accommodation Benefits# for occupants in excess of the seating capacity as per the registration certificate of the **Insured Vehicle**.
21. Additional cost incurred in towing the **Insured Vehicle** to a dealer/workshop as specified by **You** instead to nearest authorized workshop.
22. Services organized without **Our** prior consent for the various assistance services.
23. No benefit shall be provided after the Insured Vehicle has been taken by you or your representative to the garage or from the place of recovery in case of a stolen Insured Vehicle.
24. Mechanical and/or electrical breakdowns that require replacement of spare parts and/or specialized tools/equipments that are usually available only in automotive workshops.

D. Definitions :

The words and phrases listed have special meanings **We** have set below whenever they appear in bold type and initial capitals. Please note that references to the singular or to the masculine also include references to the plural or to the female the context permits and if appropriate.

1. **You, Your, Yourself:** The person or persons **We** insure as set out in the Schedule
2. **We, Our, Us:** Bajaj Allianz General Insurance Company Limited and/ or the Service Provider with whom Bajaj Allianz General Insurance Company Limited has entered into a contract to provide the benefits under this cover to **You**
3. **Accident, Accidental:** A sudden, unintended and fortuitous external and visible event
4. **Policy/ Motor Insurance Policy:** Two Wheeler Package Policy issued by **Us** to which this cover is extended
5. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy**
6. **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details and the type of insurance cover in force

E. Cancellation :

LONG TERM TWO WHEELER PACKAGE POLICY : ADD ON COVERS(Plan Name:, 24x7 Spot Assistance):
POLICY WORDINGS

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

Annexure # List of Cities :

State	City
Andhra Pradesh	Hyderabad, Vizag
Assam	Guwahati
Bihar	Patna
Chattisgarh	Bilaspur, Raipur
Delhi	Delhi
Goa	Goa
Gujrat	Ahmedabad, Baroda, Gandhidham, Mehsana, Rajkot, Surat, Vapi
Haryana	Ambala, Faridabad, Gurgaon, Hissar, Karnal
Himachal Pradesh	Mandi, Shimla
Jammu Kashmir	Jammu
Jharkhand	Jamshedpur, Ranchi
Karnataka	Bangalore, Belgaum, Bellary, Hubli, Mangalore, Mysore
Kerala	Calicut, Kochi, Thrissur, Trivandrum
Madhya Pradesh	Bhopal, Gwalior, Indore, Jabalpur
Maharastra	Aurangabad, Jalgaon, Kolhapur, Mumbai, Nagpur, Nasik, Pune, Solapur
Orissa	Bhubaneswar
Pondicherry	Pondicherry
Punjab	Amritsar, Bhatinda, Chandigarh, Jalandhar, Ludhiana, Patiala
Rajasthan	Ajmer, Jaipur, Jodhpur, Udaipur
Tamil Nadu	Chennai, Coimbatore, Trichy
Uttar Pradesh	Agra, Allahabad, Bareilly, Ghaziabad, Gorakhpur, Kanpur, Lucknow, Meerut, Noida, Varanasi
Uttarakhand	Dehradun, Haldwani, Rudrapur
West Bengal	Asansol, Durgapur, Kolkata, Siliguri