

UIN: IRDAN113RP0001V01201920/A0006V01201920

Bajaj Allianz General Insurance Company Limited

**Bajaj Allianz General Insurance Company Limited**  
**Corporate Identity Number: U66010PN2000PLC015329. IRDA Registration No.113**  
**Regd. Office & Head Office: Bajaj Allianz House, Airport Road, Yerwada, Pune - 411 006**

**NO CLAIM BONUS PROTECTOR –**  
**ADD ON COVER UNDER STANDALONE OWN DAMAGE COVER FOR PRIVATE CAR**  
**ENDORSEMENT WORDINGS**

UIN: IRDAN113RP0001V01201920/A0006V01201920

**A. Endorsement Wordings**

In consideration of the payment of additional premium, it is hereby agreed and declared that in the event of the first **Partial Loss** lodged by **You** under the **Motor Insurance Policy**, **We** will protect the **NCB** percentage enjoyed by **You** under the **Motor Insurance Policy** and extend **You** the same **NCB** percentage at the time of renewal of the **Motor Insurance Policy** with **Us**.

The **NCB** percentage would be reduced to zero in the event of a second **Partial Loss** claim lodged by **You** during the same **Policy Period**.

**B. Conditions**

1. Claims made by **You** against **Us** under 'No Claim Bonus Protector' are subject to the conditions set forth under the **Motor Insurance Policy**
2. In case of transfer of ownership of the **Insured Vehicle**, the benefits under 'No Claim Bonus Protector' shall expire

**C. Exclusions**

In addition to the exclusions mentioned under **Motor Insurance Policy**, **We** will not be liable to indemnify **You** for losses that are 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.

**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
3. **Accident, Accidental:** A sudden, unintended and fortuitous external and visible event
4. **Policy/ Motor Insurance Policy:** Standalone Own Damage Cover for Private Car issued by Us to which this cover is extended
5. **Insured Vehicle:** The vehicle insured by **Us** under the **Motor Insurance Policy**
6. **Policy Period:** The period between and including the commencement date and expiry date as shown in the **Motor Insurance Policy Schedule**
7. **Schedule:** The Schedule and any Annexure or Endorsement to it which sets out **Your** personal details, the type of insurance cover in force and the **Sum Insured**
8. **Total Loss/ Constructive Total Loss:** A loss under the **Motor Insurance Policy** where the aggregate cost of retrieval and/ or repair of the **Insured Vehicle**, subject to terms and conditions of the **Policy**, exceeds 75% of the **IDV** of the **Insured Vehicle**
9. **Partial Loss:** Any loss falling into a category other than (a) the loss mentioned under Sr. No. 8 above and (b) theft of the **Insured Vehicle**
10. **Own Damage Claim:** The claims raised by **You** against **Us** for loss or damage to the **Insured Vehicle** due to the perils mentioned under **Motor Insurance Policy**
11. **NCB:** The discount earned by **You** on the Own Damage section of the **Motor Insurance Policy** if no claim is made during the preceding year(s) as per the table mentioned in India Motor Tariff