

## 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

UIN:

### TOWING COVER

#### ADD ON COVER UNDER PRIVATE CAR PACKAGE POLICY

##### ENDORSEMENT WORDINGS

Policy No. \_\_\_\_\_ ["base Policy"].

#### A. Endorsement Wordings

In consideration of payment of additional premium, it is hereby agreed and declared that in the event of the **Insured Vehicle** being disabled by reason of loss or damage covered under Section 1 of the within **Policy**, **We** will bear the reasonable per kilometer cost of towing the **Insured Vehicle** from the spot of accident to the nearest repairer as approved by **Us**, subject to a maximum per kilometer cost and the aggregate maximum kilometer limits as specified in the **Policy Schedule**.

#### B. Conditions

- i. Claims made by **You** against **Us** under 'Towing Cover' are subject to the conditions set forth under the **Motor Insurance Policy**
- ii. Upon happening of an event which may give rise to a claim under 'Towing Cover', **You** shall immediately, but in any case, within 24 hours, inform **Us** either by sending a written notice or by calling **Our** Toll-Free No. (as specified on the **Schedule**) of the particular event with full particulars as far as possible.
- iii. No arrangement shall be made by **You** for towing of the **Insured Vehicle** without **Our** consent
- iv. In the event of **Your** non-compliance with the above mentioned conditions (ii) and (iii), **Our** liability under 'Towing Cover' shall be restricted to 25% of the limits of liability as mentioned under Clause A
- v. The benefits under 'Towing Cover' shall be available in excess of the amount payable under Section 1 of the within **Policy**

#### C. Exclusions

In addition to the exclusions mentioned under **Motor Insurance Policy**, **We** will not be liable to indemnify **You** for the following events:

1. Where the **Own Damage Claim** made by **You** against **Us** under the **Motor Insurance Policy** is not payable
2. Any consequential loss arising out of claims lodged under 'Towing Cover'
3. Where a loss is covered under 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. **Insured Vehicle**: means the vehicle insured by **Us** under the Private Car Package Policy
2. **Own Damage Claim**: means the claims raised by **You** against **Us** for loss or damage to the **Insured Vehicle** due to the perils mentioned under Section 1 of Private Car Package Policy
3. **Policy/ base Policy/Motor Insurance Policy** means the Proposal, the Policy Schedule, Private Car Package Policy [**Policy number mentioned in the beginning of this Endorsement wordings**] issued by **Us** along with the Terms and Conditions issued to the Insured for Insured Vehicle and any annexures and/or previous Endorsements attaching to and / or forming part thereof either at the commencement of Policy Period or during the Policy Period, to which this cover is extended

4. **Policy Period: means** the Policy period from Risk Inception Date [RID] to Risk End Date [RED] mentioned in the as shown in the **Private Car Package Policy Schedule** within/during which the insurance risk Cover for Insured Vehicle is issued by Us.
5. **Schedule/Policy Schedule:** The Schedule and any Annexure or Endorsement to it which sets out, Insured Vehicle details, **Your** personal details.
6. **We, Our, Us:** Bajaj Allianz General Insurance Company Limited
7. **You, Your, Yourself:** The person or persons whose Insured Vehicle **We** insure as set out in the **Schedule**

**Any other definitions not defined in this endorsement cover but defined in the Policy shall bear the same meaning as in the Policy.**

#### **E. CANCELLATION**

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

Subject otherwise to all other Terms and Conditions and exclusions of base Policy

*\*A list of Company's authorized garages/ workshop & their address is available on the Company's website [www.bajajallianz.co.in](http://www.bajajallianz.co.in).*