

Who are we?

Bajaj Allianz General Insurance Company :

Bajaj Auto India's leading two wheeler manufacturer and Allianz AG worlds largest General Insurance company have come together to form Bajaj Allianz General Insurance Company Limited. The Bajaj Group brings with it a very strong corporate philosophy and work ethics. A household name today Bajaj has an extensive understanding of the local market; with an expansive distribution network catering to a huge retail pool in the two wheeler & consumer goods section.

Allianz brings the insurance skills as the largest General Insurance company in the world and an understanding of the insurance needs of over 60 million customers across the world. With over 110 years of experience Allianz AG services majority of the Fortune 500 companies.

For any further queries feel free to contact any of our Offices listed below :

- **Pune Regional Office**
Phone : 020-4026666
- **Mumbai Regional Office**
Phone : 022-56628666
- **Chennai Regional Office**
Phone : 044-8311118
- **Delhi Regional Office**
Phone : 011-3351384 / 85
- **Baroda Regional Office**
Phone : 0265-2310320
- **Bangalore Regional Office**
Phone : 080-2297612
- **Hyderabad Regional Office**
Phone : 040-6680001 / 02
- **Kolkata Regional Office**
Phone : 033-2816555



Bajaj Allianz General Insurance Company Limited
GE Plaza, Airport Road, Yerwada, Pune - 411 006

visit our web site : www.bajajallianz.co.in
Tel. : (91 - 20) 402 6666
Fax : (91 - 20) 402 6667

Insurance is the subject matter of the solicitation



Bajaj Allianz General Insurance Co. Ltd.

Motor dealers

Motor dealers Introduction :

Life can surprise you with its uncertainties. How many times do you feel insecure when it comes to the safety of your garage or, your showroom, especially when you are the custodian for your customer's vehicle's? There are various risks that your showroom and garage are exposed to. How do you cope with the losses if they occurs? To make you feel secure and safe Bajaj Allianz offers you the Motor Dealer Package Policy.

Coverage :

1. Fire & allied perils - Building and Contents (excluding Valuables):

It takes fraction of a second for fire to reduce everything you own to ashes, and ages for you to rebuild. This policy safeguards you against the losses that can arise due to a fire or risks that are stated below :

- a) Fire
- b) Lightning
- c) Explosion/ Implosion
- d) Aircraft Damage
- e) Riot, Strike, Malicious and Terrorism Damage
- f) Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation
- g) Impact Damage
- h) Subsidence and Landslide including rock slide
- i) Bursting and/or overflowing of Water Tanks, Apparatus and Pipes
- j) Missile Testing operations
- k) Leakage from Automatic Sprinkler Installations
- l) Bush Fire

We do not cover kutcha constructions, money & valuables

2) Burglary & Robbery :

Burglary and robberies are too common for us to ignore. A burglary not only takes away your prized possessions but also leaves you with a sense of insecurity. The Burglary and Robbery policy from

Bajaj Allianz provides you that peace of mind you seek. This policy covers you for the following:

1. This cover indemnifies loss of contents including money but excluding valuables (unless specifically insured) against the risk of burglary / robbery.
2. Cover is also extended to indemnify you for damage caused to insured premises as well as costs for changing locks at the insured premises resulting from actual or attempted burglary at any time during the policy period but limited to 10% of the sum insured
3. This cover indemnifies you against loss of money by actual or attempted burglary if it is kept in a safe or strong room. When your premises are unoccupied during business hours. It also covers loss of money from the cashiers till and/ or counter, caused by robbery.

3. Damage to Motor Vehicle :

As a garage owner you are custodian of the Motor vehicles kept in your garage. If these motor vehicles are damaged, you incur a loss and lose your credibility. To make good your losses, we at Bajaj Allianz offer you a cover which:

1. Indemnifies you against loss or damage to Motor Vehicles, during the course of your business :
 - Which is the property of others but in your care and custody, or
 - Whilst it is being driven by you or your employee, or
 - Whilst it is being driven by a potential customer, while engaging on a test run,
 - Caused by smoke or smudge or robbery or theft or accidental collision

4. Neon Sign / Glow Sign :

Lit signs always lead to increased and impressive visibility. However the same signs when broken not only ruin the visibility but also damage the image of the company. Bajaj Allianz's policy protects you by paying you in respect of loss or damage during the policy period to neon sign or glow sign, caused by

- a) Accidental external means
- b) Accidental fire flood or inundation,
- c) Riots, strike, or malicious act
- d) Lighting, or external explosion or theft
- e) Storm, tempest, typhoon, hurricane, tornado or cyclone.

5. Business Interruption :

If we had it our way our business would run smoothly without interruptions. Very often interruptions are inevitable. Bajaj Allianz offers you protection for any business interruption suffered due to any of the perils covered under Cover 1 of the Policy operating & which is admitted as a payable claim by the Company.

6. Breakdown of Business, Equipment :

Breakdown of any business appliances or equipments can hinder in the running of your day to day work. You could incur heavy repair or replacement charges. This policy covers you :

1. Your business equipment such as photocopying machine, deep freezers etc. against unforeseen and sudden physical damage (other than from a clause that is excluded) caused by or solely due to mechanical or electrical breakdown.

The section carries an excess of 10% of the sum insured or Rs. 250/- for each and every loss.

7. Money :

Money in transit has always been a cause of anxiety. Whether it is you or your authorised employee carrying it to its destination, when it comes to money nobody wants to take any risks. We have a policy that will safeguard your interests and we shall

1. Compensate you in respect of when money carried by you or your authorised employee(s), is lost because occasioned by theft, robbery or waylaying any other fortuitous event. The transit for the purpose of this Policy begins with the taking over by you of the money for the purpose of transit and ends as soon as the money reaches the place or delivery.

8. Plate Glass :

Fragile items like plate glass require painstaking maintenance and care. However accidents are often unavoidable leading to unwarranted damages and losses. Bajaj Allianz's plate glass policy covers you.

- 1) For any accidental loss or damage to plate glass in the insured premises during the Policy period.
- 2) The Company will indemnify you
 - By payment for or replacement or repair of such glass
 - By payment of the cost of any temporary boarding up necessitated by such breakage
1. Furthermore the Company will compensate costs for damaged frames and frameworks but only as a consequence of an insured damage according to the terms and conditions and Compensation will not exceed 5,000/-

9) Electronic Equipment :

Technology has improved the efficiency of our work. Be it the fax machine, the Xerox machine or the computer, we cannot function effectively without them anymore. Doesn't your work come to a standstill if they suddenly break down ? We at Bajaj Allianz cover:

1. Any accidental loss or damage to electronic equipment such as fax machines, Computers and any other equipment you wish to cover. The coverage is subject to the exclusions in the policy.
2. Accidental damage to External data media, software and cost for reproduction of lost data and information if specifically covered.

The coverage is subject to an excess as follows:

- a) 10% of the claim amount subject to minimum of Rs.2500/- for claim involving computers.
- b) 5% of the claim amount subject to a minimum of Rs.1000/- for other equipment.

10. Fidelity Guarantee :

Employees are our greatest assets. Yet we have to be prepared for those instances where we become victims of fraudulent and dishonest employees. Our policy covers you:

Against any direct pecuniary loss caused by our act of fraud or dishonesty committed by any salaried person employed by you, provided that such loss is committed during the course of the business. The dishonest act should have been committed after the policy is first taken from us.

11. Personal Accident :

Accidents are sudden and unforeseen. They can happen to you or your employees at the workplace resulting in large financial implications. Our policy makes provisions to protect you from the losses occurring from such incidents. You will be entitled to 125% of the sum insured in the event of:

We at Bajaj Allianz cover :

You as well as named members of managerial staff or employees, aged between 16 and 65 years and permanently working with you as against accidents.

You in case of death or permanent total disability of a customer or potential customer, whilst driving or being driven in the motor vehicle, for the purposes of a trial run for the purpose of deciding whether or not to purchase the car but with your knowledge and permission.

1. In case of such an accident an additional amount of 2% of the sum insured for death, but not more than Rs. 5,000/- will be paid for the transport of the mortal remains.
2. Should the accident result in the total and irrecoverable
 - a) loss of sight on both eyes,
 - b) physical separation of or loss of ability to use both hands or both feet,
 - c) physical separation of or loss of ability to use one hand and one foot,
 - d) loss of sight of one eye and physical separation of or loss of ability to use either one hand or one foot, you will be entitled to 125% of the sum insured.

12. Omission to Insure :

When it comes to assets we know the number of risks the asset is exposed to. Accidents are uncertain and can be disastrous. To safeguard your interests and to reduce your losses we offer you the Dealers package that will cover you against the losses caused by fire and its allied perils, which you have not covered under section I or which you may erect or acquire after the policy is purchased.

13. Additional Rent :

In most of the unfortunate events, when fire destroys our home, we have very few choices. Either we get our home repaired in case of a minor damage, or we renovate it completely if there is a major damage. To rent a temporary residence for a difficult period, Bajaj Allianz's Dealers Package will cover you for additional rent.

This cover will indemnify you in respect of any additional rent that you may have to pay for an alternative accommodation as a consequence of your usual premises being rendered unfit for inhabitation or being damaged by the operation of an insured peril.

14. Public Liability / Workmen's Compensation :

Sometimes inadvertently our actions can result in bodily injury or property damage to third party. In such instances coping with the liability can result in a large financial burden. This policy will support you in course of such events.

This Section will compensate you, in connection with claims arising out of bodily injury or property damage in connection with your business. If you are held legally liable to pay compensation to third person in accordance with the Indian Law and other than in respect of the Public Liability Insurance Act, 1991, or any other no fault liability base for bodily injury or property damage this policy will compensate.

1. You can cover the liability towards your Workmen under

the Workmen's Compensation Act, Fatal Accidents Act and at Common Law under this section.

For more details on the above policy, please visit our office nearest to you. Our executives will be pleased to furnish further details.

The full range of benefits available under the policy is detailed therein and is subject to the terms, conditions and exclusions applicable to the cover. A copy of the policy wording is available on request, and will be sent to you upon the acceptance of your proposal.

Premium Table :

Motor Dealer Package Premium Rating :

Following is the minimum premium rates to be charged for different

Covers of the policy :

Premium rate specified below is per 1000/- rupees.

Section	Cover	Sum Insured Basis	Premium Rate (Rs. ‰ - Rs 1000)
1	Building and contents	Full value	As per Fire tariff
2	Burglary-Contents & Money	Full value	1%. The rate to be loaded by 100% for cash kept in a locked cupboard
3	Damage to Motor	Selected limit Vehicles	15% on AOP
4	Neon sign/ Glow sign	RIV	1%
5	Business Interruption	Selected limit (GP)	125% of Section 1 rate for 12 months indemnity period 10% discount for 9 months indemnity period and 25% discount for 6 months indemnity period
6	Breakdown of Business Equipment	Selected equip on RIV	15‰
7	Money Insurance	Selected limit	0.15‰ on limit per annum
8	Plate Glass	Selected limit	10‰
9	Electronic Equipment	RIV	10‰
10	Fidelity Guarantee (only against named persons or positions)	Selected limit	0.75%
11	Personal Accident	Selected limit	1‰

Section	Cover	Sum Insured Basis	Premium Rate (Rs. ‰ - Rs 1000)
12	Omission to Insure	5% of Section 1	As per Fire Tariff
13	Additional Expenses for Rent	Selected limit	As per Fire Tariff
14	Public Liability	Selected limit	0.50%
	WC		As per WC Tariff
	Sectional Discount 10%	More than 5 sections	On premium other than Section 1, Add 3 and Add 6
	Sectional Discount 15%	More than 5 sections	On premium other than Section 1, Add 3 and Add 6

10% surcharge applicable on the Net premium for Cover 1, 5 & 9

The above are only indicative in nature. For detailed coverage and exclusions, please contact out nearest office.

For more information call (91-20) 4026666

Mondays to Fridays : 9.00 a.m. to 6.00 p.m.

Saturdays : 9.00 a.m. to 1.00 p.m.