

**Bajaj Allianz General Insurance Company Limited**

Corporate Identity Number: U66010PN2000PLC015329. IRDA Registration No.113

Regd. Office &amp; Head Office: Bajaj Allianz House, Airport Road, Yerwada, Pune - 411 006

**CONSUMABLE EXPENSES****Add on Cover under Private Car Package Policy -3 years***ENDORSEMENT WORDINGS*

UIN: IRDAN113RP0005V01201/A0044V01201819

**A. Endorsement Wordings**

In consideration of payment of additional premium, it is hereby agreed and declared that, under the Motor Insurance Policy issued by the Company, if due to Accident, the Insured Vehicle is damaged by a covered peril mentioned under the own damage section of the Motor Insurance Policy and needs to be repaired, We will cover cost of consumables required to be replaced/ replenished during the repair of the damaged vehicle.

Consumable for the purpose of this cover shall include engine oil, gear box oil, power steering oil, coolant, AC gas oil, brake oil, AC refrigerant, battery electrolyte, windshield washer fluid, radiator coolant, nut & bolt, screw, oil filter, fuel filter, bearings, washers, clip, wheel balancing weights, and items of similar nature excluding fuel.

**B. Conditions**

- a. This cover is applicable if it is shown on Your Policy Schedule
- b. Claims made by You against Us under 'CONSUMABLE EXPENSES' are subject to the terms and conditions set forth under the Motor Insurance Policy
- c. Full benefits under 'CONSUMABLE EXPENSES' would be available only if the Insured Vehicle is repaired at Our authorized workshops. In case You have opted to repair the Insured Vehicle at a non-authorized workshop, Our liability will be restricted to 90% of the assessed total claim amount under this cover.
- d. Where a loss is covered under Motor Insurance Policy or any other type of insurance policy with any other insurer at the same time, claim payable shall be according to Contribution clause.

**C. Exclusions:**

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

- a. Where the Own Damage Claim made by You against Us under the Motor Insurance Policy is not payable
- b. Consumables pertaining to any part/ sub part/ accessories not approved for replacement by Us under Motor Insurance Policy

**D. Definitions**

The words and phrases listed below have special meanings. 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. **Accident, Accidental:** means sudden, unforeseen and involuntary event caused by external and visible means.
2. **Authorized workshop / garage / service station** – A motor vehicle repair workshop / garage / service station authorized by us.
3. **Contribution** – Contribution is essentially the right of an insurer to call upon other insurers liable to the same insured to share the cost of an indemnity claim on a rate able proportion of Sum Insured.
4. **Insured Vehicle:** The vehicle insured by Us under the Motor Insurance Policy and as shown on the Policy Schedule
5. **Policy/ Motor Insurance Policy:** Private Car Package Policy- 3 Years issued by Us to which this cover is extended.
6. **Policy Period:** The period of 3 years between and including the commencement date and expiry date as shown in the Policy Schedule.
7. **Policy Schedule:** The Schedule and any Annexure or Endorsement/s to it which sets out Your personal details, Insured Vehicle details, Policy Period, the type of insurance cover in force, and other terms/conditions/details.
8. **We, Our, Us:** Bajaj Allianz General Insurance Company Limited

**9. You, Your, Yourself:** The person or persons We insure as set out in the Policy Schedule

**E. Contribution Clause**

If at the time of any claim, there is, or but for the existence of this Policy, would be any other policy of indemnity or insurance in favour of or effected by or on behalf of the Insured applicable to such claim, then the Company shall not be liable to pay or contribute more than its rate able proportion of any loss or damage.

**F. CANCELLATION**

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

This Endorsement is subject to all other terms conditions and exclusions of the Motor Insurance Policy.

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