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# Bajaj Allianz

## Motor Insurance

### Plans



#### Depreciation Shield

Depreciation Shield covers the depreciation amount on the damaged parts that are allowed for replacements

Depreciation is the rate at which the value of your vehicle parts reduce as the vehicle ages. In case of a claim, insurance companies apply the depreciation rate to arrive at the amount payable for a specific damaged part.



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This Page is BLOCKED as it is using Iframes. Bajaj Allianz Car Insurance is one of the marquee products offered by Bajaj Allianz General Insurance. The insurer is a joint venture between Bajaj Finserv Limited and Allianz SE. As per March 31st 2020, the insurer reported a revenue growth of 15.6% to Rs. 12,833 crore along with 28.1% increase in net profit to Rs. 999 crore, over the last fiscal. The company offers basic, standard and comprehensive car insurance policy with additional add-on covers such as depreciation shield, engine protector, consumables expenses, and own damage premium cover. Conveyance benefit, key and lock replacement, personal baggage and 24x7 assistance. \* Bajaj Allianz Private Car Insurance Policy can be tailor-made for any private vehicle to get insurance. The comprehensive policy by Bajaj Allianz Motor Insurance covers any Own Damage of the insured car or the policyholder and any liability loss or damage to the third-party property in case of an unfortunate accident or mishap. Types of Coverage 1. Own Damage - Own Damage covers any damage or loss to the owner's car due to any of the following things Fire, explosion, self-ignition or lightning Burglary or Theft Riot & Strike Natural calamities like flood, hurricane, storm, cyclone, earthquake, etc Terrorist activity While in transit by road, rail, lift, elevator or air Landslide or rockside 2. Third Party or Liability - Third-Party liability insurance covers any injuries or property damages incurred to the third party due to the insured car 3. Personal Accident Cover - Personal Accident Cover pays the sum Insured of Rs. 2 lakh to the owner-driver of the insured vehicle in case of permanent total disability or to the beneficiary in case of accidental death. 4. Optional Covers: a) Passenger Personal Accident cover: A Sum Insured of Rs.2,00,000 for each of the occupants can be bought under passenger personal accident cover. b) Legal liability for Paid driver: Liability cover for paid driver with a premium of 50 Rs/annually can be bought. Bajaj Allianz offers customized add-on plans to suit your requirements: Three different plan is available. 1) Best Value 2) Standard 3) Flexible plan Flexible plan offers Depreciation shield and Engine Protect in addition to 24/7 Roadside Assistance that is available to other plans. Different Add-on covers are mentioned below: 1. Depreciation Shield: The cost of the depreciable parts is not fully covered if there's need of repair or replacement. Deducted depreciable cost is borne by the insured. But with this cover the whole cost is covered and the policyholder doesn't have to pay even a penny. It is most suitable for vehicle age upto 5 years. The repair must be carried out in Company's Authorized garage and valid only upto 2 admissible claims. 2. Engine Protect: In an event of water ingress or brake oil leakage causing any damage to the parts of engine or gear box can cause you a huge amount to pay off from your pocket. This add-on covers the cost of any loss or damage to the parts of engine and/or gear box. Not more than one claim will be accepted. A prior approval from the company is necessary before starting the repair procedure, to ensure claim is not rejected. 3. 24\*7 Spot Assistance A car breakdown is not completely inevitable. In case of small or big breakdown or situation of flat tyre(s), running out of fuel, and so on Bajaj Allianz with 24\*7 assistance service provides high end Roadside Assistance. Assistance for Any breakdowns. Change of tyre(s). Provision of an emergency fuel. Towing facility. 4. Consumables Expenses: The cost of consumables like nuts, bolts, screw, washers, grease, lubricants clip, AC gas oil, bearings, distilled water, engine oil, oil filter, fuel filter, brake oil, etc. 5. Accident Shield: This add-on is a compensation to the occupants in case of permanent disability or death due to the accident while traveling in the insured vehicle. 6. Conveyance Benefit: If the insured car is in a workshop following an accidental damage is accepted, the insured would get a per day cash benefit as per plan opted by the insured. As a compensation to the policyholder in case the insured vehicle is in garage or workshop for repair, the cost of daily allowance or per day cash will be paid as per the plan selected by the policyholder. 7. Personal Baggage: If the personal baggage kept in insured vehicle is lost or got damaged due to the perils mentioned in the Own Damage, the policyholder will be indemnified. 8. Lock and Key Replacement Cover If you lose out the keys or lock gets damage in an attempt of burglary, the cost of repair and/or replacement will be indemnified. Maximum of two claims during one policy period. Bajaj Allianz General Insurance offers many attractive discounts that the policyholder can avail. 1. No-Claim Bonus : No-Claim Bonus you make no claims throughout the year, you get a 20% discount on the premium of the 2nd year. It keeps on increasing. 2. Voluntary discounts: This discount is offered if you decide to pay the minimum amount of money at the time of claim settlement. Bajaj Allianz General Insurance also offers a discount i) If you install an ARAI anti-theft device in your car ii) If you are member of Automobile Association of India. Any normal wear and tear and/or general ageing of the vehicle Any consequential loss Any mechanical or electrical breakdown Wear and tear of consumables like tyre(s) and tube(s) unless the vehicle is damaged at the same time, in which case the liability of the company shall be limited to 50% of the cost of replacement Vehicles being used otherwise than in accordance with limitations as to use Driving without a valid license Driving under the influence of drugs or liquor or intoxication. Any loss or damage due to war, mutiny and/or nuclear risk Contact Details: Website: bajajallianz.com Email: customercare@bajajallianz.co.in Toll-Free Number: 1800-209-5858 Locate the nearest cashless garage: 020-66439001/2/3 Required steps and supporting documents: 1. Car Accident Claims Immediately contact Bajaj Allianz on their toll-free number 1800-209-5858 Lodge a claim with duly signed Claim Form Copy of Driving License, RC book, Policy document FIR, if required (Kindly note down, contact details of people and vehicle number involved in accident) Original Repair Estimate Bill In case of cashless service, only Invoice receipt In case of reimbursement provide estimate bill, original invoice and payment receipt 2. In case of Car Theft Claims Immediately contact Bajaj Allianz on their toll-free number 1800-209-5858 Lodge the claim with duly signed claim form Original keys with Copy of Driving License, RC book, Policy document Police FIR copy Duly signed Form 28, 29, 30 and Form 35. Final confirmation with "No Trace Report" of the insured vehicle from the police 3. In case of Third Party Claims Immediately contact Bajaj Allianz on their toll-free number 1800-209-5858 Lodge the claim with duly signed claim form Police FIR copy Copy of Driving License, Policy and vehicle's RC book Step-wise guide to claim: Step 1 - The first things to make a claim is to call on Bajaj Allianz General Insurance's Toll-Free Helpline number - 1800-209-5858 Step 2 - Take appointment with the surveyor and take your vehicle to any of Bajaj Allianz General Insurance authorized network garages for repair, for cashless service. Submit the require documents to the surveyor Step 3 - Company confirms liability Step 4 - If possible, opt for cashless facility, the company will settle the repair bills directly with the garage up to the amount payable Step 5 - But in case you do not opt for cashless facility, you have to pay for the repair charges and then submit the bills with claim form to the surveyor/company for settlement Step 6 - Vehicle Delivery With cashless settlement at over 4,000 preferred garages and 75% on account payment in absence of this facility, Bajaj Allianz certainly has an edge in the insurance market. Instant claim assistance followed by sms updates through 24/7 customer support reserves one of the top slot for the company. The plans on offer are pretty comprehensive and when clubbed with appropriate add-on features can provide an all-inclusive financial protection. Customer Reviews Average Customer Rating: Bajaj Allianz Car Insurance - Buy/Renew Bajaj Allianz Car Insurance Online 5 / 5 ( 7 reviews ) Bajaj Allianz General Insurance Company Limited is a joint venture between Allianz SE, world's leading insurer and Bajaj Finserv Limited. The company began its operations in 2001 and today has a pan-India presence in over 200 towns and cities. The company has been constantly expanding its operations to reach out to its customers. Union Bank of India having the most diversified network of over 4200 branches has entered into Corporate Agency tie up with Bajaj Allianz General Insurance Co Ltd to offer its customers' quality general insurance products at competitive rates. With this widespread branch network Union Bank of India aim to reach out to a larger customer base and leverage the existing network to increase insurance penetration. We are confident that this partnership will enable Union bank to provide best in class Insurance products to our bonafide customers, and take the customer experience to the next level. By leveraging technology, Bajaj Allianz will ensure digital, instant and seamless Insurance experience to the Banks Urban as well as Rural Customers through their digital offices". During the occasion, "Union Mahila Suraksha", a women specific critical illness insurance policy was launched exclusively for Union Bank customers. As one of the leading general insurer of India, Bajaj Allianz General Insurance caters to the needs of the individuals across demographics of the country and the corporate sector with its wide range of products as well as services that go beyond insurance. This tie-up will not only bring insurance solutions to the customers' doorstep but also improve insurance penetration, with its advanced digital and mobile applications. Known for its claim and customer service levels, Bajaj Allianz has received iAAA rating from ICRA for ten consecutive years, which indicates the company's highest claims paying ability and a fundamentally strong position. The company has a strong focus on customer centricity and aims at delivering superior value with an excellent and caring experience for the customer. Union Mahila Suraksha Bank distributes commercial/ industrial policies covering: Building Stock in Trade Plant & Machinery Transit Insurance Shopkeeper Package Policy Office Package Policy Commercial Package Policy Engineering Policy (CAR/EAR etc..) Workmen Compensation Policy Jewellers Package Policy Liability Insurance Group Employee Benefit Policy Live Stock Insurance Policy Commercial Motor Insurance Policy Bank also distributes retail line of products such as: My Home Package Policy Home Contents All Risk Insurance Policy Women's Critical Insurance Policy Long-term Dwelling Insurance Policy Motor 4W Insurance Policy with various Add on options Single Year/Long Term 2W Insurance Policy Travel Insurance Policy Global Personal Guard Policy For further details, please click the link below. Disclaimer: Participation by the Banks customer shall be purely on a voluntary basis. The contract of insurance is between the Insurer and the Insured; and not between the Bank and the Insured. FAQs on General Insurance Products



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