



Allianz 

*Caringly yours*



for Private Car



**Delivered as Promised**

ADD ON UIN: IRDAN113RP0025V01200102/A0015V01202324 ; IRDAN113RP0007V01201819/A0016V01202324 ; IRDAN113RP0001V01201920/A0017V01202324



# INTRODUCTION

## ■ WHAT IS VPAY ?

Industry's first new age add-on cover for umbrella protection to cater to the needs of all motor vehicle damage needs of private car owners. This simple, one-stop solution shall liberate the insured from the hassle of choosing from an array of fragmentary covers to comprehensively protect their valued possessions, ensuring they are protected against all the major risks.

## ■ WHO CAN TAKE THE ADD-ON COVER?

It can be purchased by those who own a private car and would like to have a worry-free, transparent experience with their own damage coverage for the vehicle.

## ■ WHAT ARE THE UNIQUE FEATURES?

- Accumulate the losses or damages and report one time during policy period.
- Electrical and Mechanical breakdown other than accidental damages.
- Recalibration: Protection for your digital sense devices like ADAS.
- No compulsory deductible.
- Covering accessories and CNG fitment if customers forgot to declare during policy period.
- Repair cost in case of vehicle towing and retrieval.
- Covering if vehicle left unattended on accident spot.
- Covering fuel adulteration, flexi fuel.
- Emerging risk protection like cyber risk.

## ■ WHY VPAY ?

### SMART SOLUTION

No hassle at the time  
of claims

### QUICK INSURANCE

Less click, more  
benefits, saves time

### VALUE FOR MONEY

Right price, right  
coverages

### EASY TO UNDERSTAND

Coverages and their  
respective wording

### RELIEF FROM ENDORSEMENTS

Default endorsement  
protection



## Traditional Approach

Read, research, and select coverages, and thereby endorse them if they are missed.



Immediately inform the insurer of each loss or damage.



Deductible for each claim



Numerous questions and queries from the insurer



## Benefits of



There is no need to immediately inform the insurer for small losses.



No compulsory deductible



There is no need to do coverage research.



Umbrella protection as covering many exclusions also



Relief from endorsement



Easy to understand



## WHAT ARE THE PLANS AVAILABLE UNDER VPAY?

Features of VPAY	CLASSIC PLAN	ELITE PLAN
<b>Electrical &amp; Non-Electrical Accessories</b> Up-to 1% of IDV Limit protection if accessories inadvertently omitted in policy	✓	✓
<b>Rally Cover</b> Covering organized rally	✓	✓
<b>Geographical Extension</b> Losses occurring within Bangladesh, Bhutan, Nepal, Pakistan, Sri Lanka, Maldives	✓	✓
<b>CNG/LPG Kit</b> Up-to 1% of IDV Limit protection if inadvertently omitted in policy	✓	✓
<b>Rodent Damage</b> Protection against wiring, rubber, rexine etc. damage due to rodent bite	✓	✓
<b>Waiver of Depreciation &amp; Consumables Cover</b> Protection against depreciation and cost of consumables during repair	✓	✓
<b>Electric Vehicle/ Hybrid System Protection Cover (Applicable only for Electric/Hybrid Vehicles)</b> Care for your vehicles from damages arising due to power surges, explosions, water ingress and short circuit	✓	✓
<b>Waiver of Deductible</b> Waiver of all types of compulsory deductible.	✓	✓
<b>Vehicle Towing &amp; Retrieval</b> Repair cost in case of vehicle towing and retrieval	✓	✓
<b>Roadside Assistance</b> Inbuilt 11 + specialized roadside assistance services for ICE as well as other than ICE vehicles	✓	✓
<b>Vehicle Replacement</b> Vehicle replacement cover in case of Total Loss (including theft)/ Constructive Total Loss	✓	✓
<b>Loss Arising Out of Adulterated Fuel</b> Inbuilt protection for- loss/damage due to adulterated fuel and or damage due to flexi fuels	✓	✓
<b>Consequential Losses</b> Covering if vehicle left unattended on road including damage to child parts	✓	✓
<b>Tyre Cover</b> Cost of replacing damaged tyre	✓	✓
<b>Rim Cover</b> Cost of replacing damaged wheel rims	✓	✓
<b>Personal Baggage &amp; Key Replacement</b> Protection for your baggage loss due to insured peril & Replacement of keys in case of irrecoverable loss of keys	✓	✓
<b>Cyber Risk Cover</b> Protect for Software re installation, cyber extortion, theft of funds due to cyber attack	✓	✓
<b>Recalibration</b> Protect vehicle sensors including ADAS for optimal performance with recalibrate support	✗	✓
<b>Smart Repair</b> Covers claim of- small chipping, scratches on metal body panels in one time with in a year	✗	✓
<b>Conveyance Benefit</b> Per day cash benefit in case of vehicle is unusable due to repair	✗	✓
<b>Defence Cost Cover</b> Defence cost in case of liability due to legitimate use & stolen vehicle	✗	✓
<b>Mechanical Electrical Breakdown</b> Covers for damages due to mechanical & electrical breakdown other than accidental damages	✗	✓

Terms & conditions apply.

## ■ PERIOD OF COVER

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

The add-on cover would be available only at the time of purchasing a motor insurance policy.

## ■ PREMIUM

To get an estimate of the premium payable for this add-on cover, kindly fill up the Proposal Form. Based on the information furnished, we shall inform you of the premium amount to be paid.

## ■ CANCELLATION

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

## ■ CLAIM PROCESS:

- a) Call Our Toll Free No. 1-800-209-5858
- b) Submit completely filled Claim Form at the nearest Bajaj Allianz General Insurance Office

## ■ SECTION 41 - PROHIBITION OR REBATES

No person shall allow or offer either, directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind or risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy nor shall any person taking out or renewing or continuing a policy accept rebate except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.

Any person making default in complying with the provision of this Section shall be punishable with fine, which may extend to ten lakh rupees.



**Bajaj Allianz General Insurance Co. Ltd.**

Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006.

IRDIA Reg No.: 113.



FOR ANY QUERY (TOLL FREE)

**1800-209-0144 /1800-209-5858**



**[www.bajajallianz.com](http://www.bajajallianz.com)**



**[bagichelp@bajajallianz.co.in](mailto:bagichelp@bajajallianz.co.in)**



Disclaimer: The above mentioned information is only indicative in nature. For details of the coverage and exclusions, please refer to the Policy Wordings and Prospectus before concluding a sale.

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