

For Portal and product related Query :-

Sr. No	Location Name	Area Manager	Contact No.	Office Location
1	North Bengal	Biswajit De	9732371146	Siliguri
2	South Bengal	Tapas Dutta	9903999877	Rajarhat
3	Uttar Pradesh & Delhi	Santosh Kumar Gupta	8808052214	Lucknow
4	Maharashtra	Yogesh Sonawane	7066245450	Aurangabad
5	Maharashtra (Pune & Mumbai only)	Rina Kumbhare	02066026614	Pune
6	Punjab	Tanvir Singh	7009287971/9878062477	Ludhiana
7	Bihar	Raushan Kumar	9135006295	Patna
8	Jharkhand & Chhattisgarh	Jitendra Kumar	7369943901	Hazaribagh

You Can Contact to our head Office –Pune:

ABHISHEK SINGH TOMAR

7030266895

Abhishek.tomar@bajajallianz.co.in

For Any Escalation you can mail us:- sumit.satyen@bajajallianz.co.in

For Any Failed transaction/Amount refund related Query:-

ABHISHEK SINGH TOMAR

7030266895

Abhishek.tomar@bajajallianz.co.in

Remarks -

In case of any claim, please contact our 24 Hour Call centre at **1800-22-5858**, **1800-102-5858** (Toll Free) / **91-020-30305858** (chargeable, add area code before this number in case of mobile call) or email us at "customercare@bajajallianz.co.in".

For Policy Correction/Cancellation :-

Sr. No	Location Name	Area Manager	Email ID	Office Location
1	North Bengal	Biswajit De	biswajit.de@bajajallianz.co.in	Siliguri
2	South Bengal	Tapas Dutta	tapas.dutta@bajajallianz.co.in	Rajarhat
3	Uttar Pradesh & Delhi	Santosh Kumar Gupta	santosh.gupta@bajajallianz.co.in	Lucknow
4	Maharashtra	Yogesh Sonawane	yogesh.sonawane@bajajallianz.co.in	Aurangabad
5	Maharashtra (Pune & Mumbai only)	Rina Kumbhare	Rina.Kumbhare@bajajallianz.co.in	Pune
6	Punjab	Tanvir Singh	tanvir.singh@bajajallianz.co.in	Ludhiana
7	Bihar	Raushan Kumar	raushan.kumar04@bajajallianz.co.in	Patna
8	Jharkhand & Chhattisgarh	Jitendra Kumar	jitendra.kumar07@bajajallianz.co.in	Hazaribagh

For Policy Correction, Client/RAPS Can directly mail to Mr. Jitendra Kumar- jitendra.kumar07@bajajallianz.co.in.

Message from Head of Customer Experience

Dear Customer,

Thank you for placing your trust in us.

Bajaj Allianz General Insurance has always been known as a forward looking customer centric organization. We take immense pride in the spirit of service and the culture of keeping customer first in our scheme of things. In order to provide you with top-notch service on all fronts, we have provided you with multiple platforms via which you can always reach one of our representatives.

Level 1

You can call us on our Toll Free No. [1800 209 5858](tel:18002095858) or mail us on customercare@bajajallianz.co.in, and we will be happy to help you out.

Level 2

It is our constant endeavor to resolve customer's concerns promptly. In case you are not satisfied with the response given to you by our team, you may write to our Grievance Redressal Officer at ggro@bajajallianz.co.in.

Level 3

We make efforts to keep our communication complete and provide solutions that are satisfactory, however, if you are still not satisfied with the solutions provided, or have some feedback for us, write to me directly at head.customerservice@bajajallianz.co.in.

Please allow our service network sufficient time to work on your concern. We believe in a 'Relationship Beyond Insurance' and I assure you that every employee of this company stands firmly with this promise.

Our IRDAI Approved products-

Sr. No.	Name of the Product	UIN
1	Motor Liability Only Policy-TW Through CSC	BAL-MT-P16-01-V01-16-17
2	Motor Liability Only Policy-PC Through CSC	BAL-MT-P16-02-V01-16-17
3	Motor Liability Only Policy-CV Through CSC	BAL-MT-P16-03-V01-16-17
4	Motor Comprehensive Policy-TW Through CSC	BAL-MO-P16-04-V01-16-17
5	Motor Comprehensive Policy-PC Through CSC	BAL-MO-P16-05-V01-16-17
6	Motor Comprehensive Policy-CV Through CSC	BAL-MO-P16-06-V01-16-17
7	Fire & Allied Peril for dwellings Through CSC	BAL-FI-P16-07-V01-16-17
8	Critical Illness Insurance	BAJHCSP18092V011718
9	Health Insurance	BAJHCSP18093V011718
10	Hospital Cash Daily Allowance	BAJHCSP18094V011718
11	Sankat Mochan	BAJHCSP18095V011718
12	Women Specific Critical Illness	BAJHCSP18096V011718
13	Crop Insurance	BAL-AG-P17-38-V01-16-17

Premium Rates For Motor Third Party Liability Insurance Cover For FY 2018-19

Sr. No	Cate-gory	Description of Vehicle class	Premium with effect from 01 st April 2018(Rs)
1		Private Cars	
		Not Exceeding 1000 CC	1850/-
		Exceeding 1000 CC but not exceeding 1500CC	2863/-
		Exceeding 1500 CC	7890
2		Two Wheeler	
		Not Exceeding 75 CC	427/-
		Exceeding 75 CC but not exceeding 150 CC	720/-
		Exceeding 150 CC but not exceeding 350 CC	985/-
		Exceeding 350 CC	2323/-
3	A1	Goods Carrying Vehicles Public Carrier (Other than 3 wheeler)	
		GVW Not Exceeding 7500 Kg	14390/-
		Exceeding 7500 Kg but not exceeding 12000 Kg	24190/-
		Exceeding 12000 Kg but not exceeding 20000 Kg	32367/-
		Exceeding 20000 Kg but not exceeding 40000 Kg	39849/-
		Exceeding 40000 Kg	38308/-
4	A2	Goods Carrying Vehicles Private Carrier (Other than 3 wheeler)	
		GVW Not Exceeding 7500 Kg	7144/-
		Exceeding 7500 Kg but not exceeding 12000 Kg	15620/-

		Exceeding 12000 Kg but not exceeding 20000 Kg	9871/-
		Exceeding 20000 Kg but not exceeding 40000 Kg	15397/-
		Exceeding 40000 Kg	21318/-
5	A3	Goods Carrying Motorized Three wheelers and Motorized Pedal Cycles –Public Carriers	
		Except E-Carts	4544/-
		E-Carts	3175
6	A4	Goods Carrying Motorized Three wheelers and Motorized Pedal Cycles –Private Carriers	
		Except E-Carts	3150
		E-Carts	2579
7	D	Special Types of Vehicles	
		Pedestrian Controlled Agriculture Tractor with Horse Power rating not exceeding 6HP , Hearses and Plane Loaders	1435/-
		Others Miscellaneous & Special types Vehicles	6115/-

FAQ of Motor Insurance

Q. What Motor Insurance cover should I buy? Should I buy Comprehensive Insurance or Liability Policy only?

A. Third Party Liability insurance is mandatory for all vehicles plying on public roads in India. This covers Liability for injuries and damages to others that you are responsible for. In addition, it is prudent to cover loss or damages to the vehicle itself by way of Comprehensive/Package policy, which covers both “Liability” as well as “Own damage” to the insured vehicle. Liability Only cover is also known as Act Only cover.

Q. How is the premium determined?

A. Many factors determine the premium you will pay. For Own Damage cover different insurance companies charge different premiums for similar coverage. Shop around; getting three or more comparison quotes is worthwhile. Check various insurer’s websites; it will help you compare premiums. Do not forget to compare deductibles, coverage and IDV’s as premium may be lesser of one insurer but with higher deductibles, lower coverage and lower IDV, which will adversely impact you in the event of claim settlement. Be prepared to give your agent information about the following items that are commonly used to determine your premium: Vehicle registration details with Engine No., Chassis no., Class of vehicle, cubic capacity, seating capacity, etc. (In fact, all relevant details are in the RC book/card and a copy of same may be handed over) Tax paid details; Certificate of fitness, Driver details - age, gender, qualifications, licence validity Previous insurance history, if any. The Own Damage coverage is left to be rated by individual insurance companies after duly filing rates with the Insurance Regulatory and Development Authority. The same is determined on following factors amongst others -- Age of vehicle; Discounts / loadings- Appropriate Bonus / loading/ discounts along with past claims experience are taken into account while calculating premium. IDV (Insured Declared Value). Third Party Liability Premium rates are laid down by IRDA. In case of break in insurance, vehicle inspection would be required and extra charges will have to be incurred for the same.

Q. What coverage limits meet my needs?

A. The sum insured for the vehicle is called “Insured’s Declared Value” and should reflect the current market value of the vehicle. Under Liability insurance, Third Party Liability insurance is covered. There is unlimited coverage to Third parties

injury and Third party property damage is covered up to a sum of Rs 7,50,000. The Insured has the option to restrict coverage for Third Party Property damage to Rs 6,000 and this will result in a lower "Liability Only" premium.

Q. What is the period of the policy?

A. A motor policy is usually valid for a period of one year and has to be renewed before the due date. Pay the premium on time. No Insurer offers a grace period for paying the premium. In case of lapse of policy by even one day, the vehicle has to be inspected. Moreover, if a comprehensive policy is allowed to lapse for more than 90 days, the accrued benefit of NCB (No Claim Bonus) is also lost.

Q. What is "No Claim Bonus"?

A. No Claim Bonus (NCB) is the benefit accrued to an insured for not making any claims during the previous policy period. As per current norms in India, it ranges from 20% on the Own Damage premium (and not on Liability premium) and progressively increases to a maximum of 50%. If, however, a claim is lodged, the No Claim Bonus is lost in the subsequent policy period. NCB is given to the insured and not to the insured vehicle. Hence, on transfer of the vehicle, the insurance policy can be transferred to new owner but not the NCB. The new owner has to pay the difference on account of NCB for the balance policy period. The original owner can, however, use the NCB on a new vehicle purchased by him.

Q. Will my No Claim Bonus get migrated if I want to change my insurance company?

A. Yes, you can avail of the NCB facility if you change the insurer on renewal. You would have to produce proof of the NCB earned by way of renewal notice from the current insurer. Alternately, you can produce your original, expiring policy along with a certification that you have lodged no claims on the expiring policy. For this the proof can be in the form of a renewal notice or a letter confirming the NCB entitlement from the previous insurer.

Q. Are there discounts that will lower my premium?

A. In addition to NCB, there are additional discounts available under **Own Damage Premium** for membership of Automobile Association of India, Vintage Cars (Pvt. Cars certified by the Vintage and Classic Car Club of India); Installation of anti-theft devices approved by Automobile Research Association of India (ARAI), Pune and whose installation is approved by AAI; Concessions for specially designed/modified vehicles for the Blind, Handicapped and mentally challenged persons, which are suitably endorsed in the RC by the RTA concerned; - opting for voluntary additional deductible/excess. Under "**Liability Only Section**", discounts are available for reduction in Third Party Property Damage (TPPD) from Rs. 750,000 to Rs. 6,000.

Q. Is Service Tax applicable and how much is it?

A. Yes, Service Tax is applicable and would be as per prevailing rule of law.

Q. What is deductible?

A. Deductible or "excess" is the amount over and above, which the claim will be payable. There is a normal standard/compulsory excess for most vehicles ranging from Rs 50 for two-wheelers to Rs 500 for Private Cars and Commercial Vehicles which increases depending upon the cubic capacity/carrying capacity of the vehicle. However, in some cases the insurer may impose additional excess depending upon the age of the vehicle or if there is high frequency of claims.

Q. What is the procedure for recording any changes in the policy?

- A. If there are any changes in the policy like change of address or modifications to the vehicle or its use, it will be done by an Endorsement by the insurance company. Submit a letter to the insurer with proof for the changes and obtain the endorsement. Some endorsements may require you to pay additional premium. Check the correctness of the endorsement.

Q. If I am using the car in a particular city, what premium rate is applied?

- A. For the purpose of applying premium rate, the place where the vehicle is registered is reckoned (not the place where the vehicle is used). If your vehicle is registered in Chennai, the rate applicable for Zone A is charged. Even when you shift to a different city / town, the same rate will continue to be applied. Similarly if a vehicle is registered in a town, it attracts Zone B premium rate. Subsequently if the owner shifts to a metro, he will continue to be charged the Zone B rate.

Q. What is a Certificate of Insurance under Motor Vehicle Act?

- A. As per Rule 141 of Central Motor Vehicle Rules 1989, a certificate of Insurance is to be issued only in Form 51. It is only in Motor Vehicle Insurance, apart from the policy, that a separate certificate of insurance is required to be issued by insurers. This document should always be carried in the vehicle. The policy should be preserved separately at home / office.

Q. If I fit CNG or LPG kit in my vehicle, is it necessary to inform the Insurance Company?

- A. If a CNG / LPG kit is fitted in the vehicle, the (Road Transport Authority (RTA) office where the vehicle was registered should be informed so that they make a note of the change in the registration certificate (RC) of the vehicle. The insurance company should also be informed so that the kit is covered on payment of extra premium on the value of the kit under "OD" section and also under "LO" section.

Q. What are the documents to be kept in the vehicle while plying in public places?

- A.
- Certificate of Insurance
 - Xerox copy of Registration Certificate
 - Pollution Under Control Certificate
 - Photocopy of Driving Licence of person who is driving the vehicle

Q. Can I transfer my insurance to the purchaser of my vehicle?

- A. Yes, the insurance can be transferred to the buyer of the vehicle, provided the seller informs in writing of such transfer to the insurance company. A fresh proposal form needs to be filled in. There is a nominal fee charged for transfer of insurance along with pro-rata recovery of NCB from the date of transfer till policy expiry. It may be noted that transfer of ownership in comprehensive/package policies has to be recorded within 14 days from date of transfer failing which no claim will be payable for own damage to the vehicle.

Q. Can I continue the insurance in the name of the previous owner even after the vehicle is transferred in RTO records in my name?

- A. No. Registration and insurance of the vehicle should always be in the same name with the same address. Otherwise the claim is not payable. A fresh proposal form needs to be filled in. There is a nominal fee charged for transfer of insurance.

Q. I have lost the insurance policy. Can I get a duplicate one?

A. Yes, please approach the same office, which had issued the policy, with a written request. A nominal fee is charged for issuing a duplicate policy copy.

Q. What are the documents that are required to be submitted for a Motor Insurance claim?

A. Generally, the following documents are required to be submitted. However, read through your policy to see the complete list—duly filled in claim form, RC copy of the vehicle, Original estimate of loss, Original repair invoice and payment receipt. In case cashless facility is availed, only repair invoice would need to be submitted and FIR, if required. For theft claims, the keys are to be submitted. Theft claims would also require non-traceable certificate to be submitted.

Why Bajaj Allianz?

- Covers pre and post hospitalization expenses
- Cashless treatment at 6000+ network hospitals Pan-India
- Tax saving under Sec 80D
- 10% cumulative bonus each claim free year
- Faster claim settlement

Key Features

- Cashless treatment at 6000+ network hospitals
- Tax saving under Sec 80D
- Claim settlement in an hour*
- In-house health administration team