



BAJAJ GENERAL

LIABILITY ONLY POLICY FOR PRIVATE CAR - 3 YEARS

This policy provides financial protection to private car owners against third-party liabilities arising from accidental bodily injury, death, or property damage caused by the insured vehicle. It ensures compliance with motor vehicle laws while safeguarding individuals from legal claims.

Key Features



Personal Accident Cover for Owner-Driver:

Offers financial compensation for accidental death or disability.



Property Damage Protection:

Covers legal liability for damage to third-party property.



Legal Defense Costs:

Covers expenses incurred for defending claims related to liability.



Third-Party Bodily Injury & Death Coverage:

Indemnifies against liability for injuries or loss of life due to accidents involving the insured vehicle.

Scope of Coverage

- Covers third-party liability arising from accidents caused by the insured vehicle.
- Provides indemnification for legal claims and associated expenses.
- Compensation for personal accidental injury or disability for the owner-driver.
- Legal representation and defense in case of liability-related proceedings.

Personal Accident Cover for Owner-Driver



Death Benefit:

Compensation up to the insured limit.



Eligibility:

Applicable only if the owner-driver holds a valid driving license.



Permanent Disability:

Covers loss of limbs, sight, or total disability.

Exclusions

The policy does not cover:

- ⊗ **Contractual Liabilities:** Any liability arising from special agreements.
- ⊗ **Damage to Insured's Own Property:** Personal assets damaged in an accident.
- ⊗ **War, Nuclear Risks & Civil Unrest:** No coverage for incidents related to war or rebellion.
- ⊗ **Driving Under Influence:** Injuries or damage caused while under the influence of alcohol or drugs.