



GENERAL

BAJAJ

CARINGLY YOURS



## Bajaj General **STANDALONE OWN DAMAGE COVER FOR PRIVATE CAR**

**This policy provides financial protection against accidental loss or damage to the insured private car. It covers a wide range of risks, including fire, theft, natural disasters, and accidents, ensuring car owners have peace of mind for unforeseen events.**

## Key Features



**Damage Coverage:**  
Protects against fire, theft, riots, floods, earthquakes, and accidents.



**Personal Accident Cover:**  
Provides financial support in case of injury or disability to the owner-driver.



**Transit Protection:**  
Covers damage sustained while transporting the vehicle by road, rail, or air.

## Scope of Coverage



**Accidental Damage Protection:**  
Indemnifies for losses due to external accidents or malicious acts.



**Natural Disaster Coverage:**  
Covers damage due to floods, earthquakes, storms, and other disasters.



**Fire & Theft Coverage:**  
Includes coverage for incidents related to burglary and fire hazards.



**Legal Compliance:**  
Helps fulfil mandatory insurance requirements for vehicle owners.

## Exclusions

**The policy does not cover:**

- ⊗ Mechanical or Electrical Breakdown, Wear & Tear, or Depreciation.
- ⊗ Driving Under Influence: Losses incurred while under the influence of alcohol or drugs.
- ⊗ Damage Due to War, Nuclear Risks, or Civil Unrest.
- ⊗ Pre-existing Damage or Intentional Acts of Destruction.