

Who are we?

**Bajaj Allianz General Insurance Company :**

Bajaj Auto India's leading two wheeler manufacturer and Allianz AG worlds largest General Insurance company have come together to form Bajaj Allianz General Insurance Company Limited. The Bajaj Group brings with it a very strong corporate philosophy and work ethics. A household name today Bajaj has an extensive understanding of the local market; with an expansive distribution network catering to a huge retail pool in the two wheeler & consumer goods section.

Allianz brings the insurance skills as the largest General Insurance company in the world and an understanding of the insurance needs of over 60 million customers across the world. With over 110 years of experience Allianz AG services majority of the Fortune 500 companies.

The information given in the broucher is subjected to terms and conditions of fire and special peril policy, guided by the all India Fire Tariff.

The above are only indicative in nature. For the details of the coverage and exclusions, please contact our nearest office.

Monday to Fridays : 9.00 a.m. to 6.00 p.m.  
Saturdays : 9.00 a.m. to 1.00 p.m.

For any further queries feel free to contact any of our Offices listed below :

- **Pune Regional Office**  
Phone : 020-26400100
- **Mumbai Regional Office**  
Phone : 022-56628666
- **Chennai Regional Office**  
Phone : 044-28311115-8, 28311822-24
- **Delhi Regional Office**  
Phone : 011-55308800 to 9
- **Baroda Regional Office**  
Phone : 0265-2310320, 2310440
- **Bangalore Regional Office**  
Phone : 080-22075156-57-58
- **Hyderabad Regional Office**  
Phone : 040-55680002-3, 55686888
- **Kolkata Regional Office**  
Phone : 033-22817850-3, 22817404
- **Ahmedabad Regional Office**  
Phone : 079-26408006, 26407096

Or

- **Toll Free Number** 1-600-225858  
E-mail : [callcentrepune@bajajallianz.co.in](mailto:callcentrepune@bajajallianz.co.in)



**Bajaj Allianz General Insurance Company Limited**

GE Plaza, Airport Road, Yerwada, Pune - 411 006

visit our web site : [www.bajajallianz.com](http://www.bajajallianz.com)

Tel. : (91 - 20) 5602 6666

Fax : (91 - 20) 5602 6667

Insurance is the subject matter of solicitation

BI/AZ (10 MAR 2005)

**BAJAJ | Allianz** 



Bajaj Allianz General Insurance Co. Ltd.

### Introduction :

Life is full of unexpected events that can change your life forever. Man is exposed to the risks of many natural perils, be it earthquake, avalanche, storm or fire. It takes fraction of a second for a fire to reduce everything you own to ashes, and ages for you to rebuild. In such a situation you need a reliable support to fall back on. Bajaj Allianz offers the Fire policy, which will support you in such trying times. This policy safeguards you against the losses that can arise due to a fire or risks that are stated below :

### What does the Bajaj Allianz Fire policy cover?

This policy covers loss or damage due to.

1. Fire
2. Lightning
3. Explosion / Implosion
4. Aircraft Damage
5. Riot, Strike & Malicious Damage
6. Impact Damage
7. Subsidence and Landslide including Rock slide
8. Missile testing operations
9. Leakage from Automatic Sprinkler Installations
10. Bush Fire
11. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation
12. Bursting and/or overflowing of Water Tanks, Apparatus and Pipes
13. Upto 3% of the claim amount to cover the Architects, Surveyors and Consulting Engineer's Fees
14. Upto 1% of the claim amount to cover the Debris Removal by the Insured following a loss

### What additional covers does this policy offer?

The Add on covers offered are as follows :

- Terrorism cover extension : To protect you & your property against loss or damage from terrorist attack
- Fees for Architects, Surveyors and Consulting Engineers exceeding 3% of the claim amount.
- Expenses for removal of Debris.
- Deterioration of Stocks in Cold Storage premises.
  - a) Following the failure of the Public Utilities.
  - b) Due to damages to machinery (ies) by the operation of insured perils.
- Forest Fire

- Damage to property due to impact by Insured's own Rail/Road Vehicles, Fork lifts, Cranes, Stackers and the like and articles dropped there from.
- Spontaneous Combustion.
- Omission to Insure additions, alterations or extensions : Automatic insurance coverage for new contents added by the insured during the course of policy upto 5% of the Sum Insured..
- Earthquake : Damage caused by Fire and Shock occurring due to the earthquake.
- SPOILAGE MATERIAL DAMAGE COVER : Damage due to Spoilage resulting from the retardation or interruption or cessation of any process or operation caused by any of the perils covered under this policy.
- LEAKAGE AND CONTAMINATION COVER : Risks of (a) accidental leakage and contamination or (b) accidental leakage. This is applicable to oils and chemicals only.
- TEMPORARY REMOVAL OF STOCKS CLAUSE : The stock is covered while temporarily removed to any other premises for purpose of fabrication or processing or finishing or other similar purposes.
- LOSS OF RENT CLAUSE : It covers loss of rent due to operation of insured perils causing damages to property, rendering it unfit for occupation.
- INSURANCE OF ADDITIONAL EXPENSES OF RENT FOR AN ALTERNATIVE ACCOMMODATION.
- EARLY START UP EXPENSES : Any expenses made for early restoration of the property can be covered.

### What does this policy not cover?

The General Exclusions are given below :

- Excess & Deductibles : The first 5% of each and every claim subject to a minimum of Rs. 10,000 in respect of each and every loss arising out of "Act of God perils"  
The first Rs. 10,000 for each and every loss arising out of other perils in respect of which the Insured is indemnified by this policy
- Loss, destruction and damage caused by/to :
- War, Nuclear Risk, pollution and contamination.
- The stocks in Cold Storage premises caused by change of

temperature.

- Any electrical machine, apparatus, fixture, or fitting arising from or occasioned by over-running, excessive pressure, short circuiting, arcing, self heating or leakage of electricity from whatever cause (lightning included).
- Consequential or indirect loss or damage of any kind or description.
- Theft during or after the occurrence of any insured peril.
- Money and valuables unless specifically measures.
- Spoilage / loss of stocks in process due to retardation or cessation of the process.