Auto Secure - Commercial Vehicle Package Policy - Passenger Carrying Vehicle

Date : 17/12/2024

Name : **MR DATTATRAY DNYANESHWAR KODRE**

Address : SR NO-51/1 KODRE NAGAR RAILWAY
STATION ROAD NEAR MUNDHWA,HADAPSAR
BRIDGE, PUNE
PUNE - 411036
MAHARASHTRA
INDIA

Your Policy Details :

Policy Number : 6301170958 01 00

Policy Period : From 00:00 Hours on 20/12/2024 To Midnight of 19/12/2025

Premium Paid : ₹ 30,421.00

Dear MR DATTATRAY DNYANESHWAR KODRE,

Welcome to Tata AIG General Insurance Company Limited family & we thank you for choosing our policy for your motor vehicle insurance.

We are enclosing Policy schedule cum certificate of insurance of your vehicle. You are requested to visit our website www.tataaig.com for policy wording.

Your policy has been issued based on the information and declaration provided by you, No Claim Bonus (NCB) if shown on your policy schedule has been allowed as you had not reported any claim in the previous policy.

Kindly go through the enclosed information/declaration provided by you and in case your policy shows No Claim Bonus, for which you are not entitled as explained above or any other error/discrepancy then we request you to get in touch with us within 15 days of receipt of the policy for correction otherwise all particulars will be deemed to be correct.

You may also reach us at our 24*7 helpline 1800 266 7780 for providing any information or in case you desire to have a printed copy of policy wording.

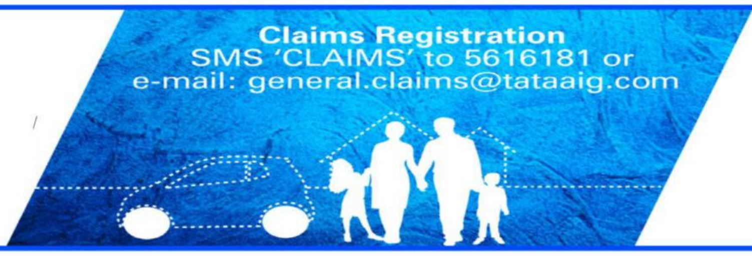
We assure you of our best services at all times. Happy driving!

CALL US

24X7 Toll Free
Call us on **1-800-266-7780**

WRITE TO US

Tata AIG General Insurance Co. Ltd.,
7th and 8th Floor, Romell Tech Park,
Cama Industrial Estate, Western Express
Highway, Goregaon(E), Mumbai,
Maharashtra 400063



Tata AIG General Insurance Company Limited

Registered office: Peninsula Business Park, Tower A, 15th Floor, G.K Marg, Lower Parel , Mumbai - 400013
24*7 Tollfree Number: 1800 266 7780 Fax: 0226693 8170 Email: customersupport@tataaig.com website: www.tataaig.com
IRDA of India Registration No : 108 CIN:U85110MH2000PLC128425, PAN:AABCT3518Q, UIN:IRDAN108RP0077V02201819

Certificate Of Insurance and Policy Schedule Form 51 of the Central Motor Vehicle Rules, 1989

Agent Name: AMJAD SHAIKH

Agent License Code: AGINCDSPS5122E	**Agent Contact No.:** 9067887858
Policy Number : 6301170958 01 00 **Policy Code :** 00/01/3188/01	**Policy Type :** Auto Secure - Commercial Vehicle Package Policy - Passenger Carrying Vehicle
Alternate Policy Number:	**Covernote No:** / **Covernote Issuance Date:**

Name & Address of Insured	**Period of Insurance**
Name :MR DATTATRAY DNYANESHWAR KODRE **Address :** SR NO-51/1 KODRE NAGAR RAILWAY STATION ROAD NEAR MUNDHWA,HADAPSAR BRIDGE, PUNE PUNE - 411036 MAHARASHTRA INDIA	**(Section - I Own Damage) From** 00:00 **Hours on** 20/12/2024 **To Midnight of** 19/12/2025 **(Section - II Liability) From** 00:00 **Hours on** 20/12/2024 **To Midnight of** 19/12/2025
Contact Number : 9067887858 **Customer ID :** 6152460809 **GSTIN :** **Place of Supply:** MAHARASHTRA **State Code:** 27	**(Section - III PA cover for owner driver) From** 20/12/2024 **To Midnight of** 19/12/2025

RTO LOCATION : PUNE	**ZONE :** C	**Geographical Area :** India	**Hire Purchase / Hypothecation / Lease With :** BANK OF INDIA **Contract/Loan/Reference No:**

Registration Number	Make / Model / Body Type	Engine Number	Chassis Number	Mfg. Year	CC/KW	Licensed Carrying Capacity Including Driver
MH12QG9619	FORCE/TRAVELLER/T 1/Closed	D67020662	MC1E4DHA4KP035239	2018	2596	18

Insured Declared Value (IDV) ₹

Vehicle IDV	Body IDV	Chassis IDV	Non Electrical accessories IDV	Electrical / Electronic Accessories	Bifuel / CNG / LPG Kit	Trailer	Total IDV
765000	0	765000	0	0	0	0	765000

SCHEDULE OF PREMIUM

Section - I OWN DAMAGE (A)

Own Damage Premium on Vehicle and Accessories		
Basic OD Premium	₹	666.60
Loadings under Own Damage Section		
Add: Cover for lamps, tyres/tubes mudguards/Bonnet/side parts-IMT 23	₹	100.05
Discounts under Own Damage Section		
Less: No claim bonus (35%)	₹	268.00
TOTAL OWN DAMAGE PREMIUM (A)	₹	**499.00**
Section - I ADD ON COVERS		
Add: Repair of glass, plastic, fibre and Rubber (TA 06)	₹	0.00
TOTAL ADD ON PREMIUM (C)	₹	**0.00**

Section - II LIABILITY (B)

Third Party Premium		
Basic TP premium	₹	24,857.00
PA Benefits		
1 Year(s) Compulsory PA cover for Owner Driver	₹	375.00
Legal Liability		
Add: Legal liability to paid driver-IMT 28 Number of persons: 1	₹	50.00
TOTAL LIABILITY PREMIUM (B)	₹	**25,282.00**
NET PREMIUM (A+B+C)	₹	**25,781.00**
Applicable taxes @9%		
UGST/SGST @9%	₹	2,320.00
CGST @9%	₹	2,320.00
TOTAL POLICY PREMIUM	₹	**30,421.00**

Drivers Clause "Kindly refer to Annexure X attached herewith the policy or Website URL for details."
Limitations as to Use:"Kindly refer to Annexure X attached herewith the policy or Website URL for details."

LIMITS OF LIABILITY

Under Section II - 1 (i) of policy (Death of or bodily injury)	Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988.	**Under Section II - 1 (ii) of policy (Third Party Property Damage)**	₹ 7,50,000	**Under Section III : 1 Year(s) Compulsory PA Cover for OwnerDriver**	Rs.15,00,000

UIN Numbers: IRDAN108RP0004V02200001/A0016V01201213

Deductible Under Section I	**Compulsory Deductible:** ₹ 1,000.00 **Imposed Excess:** ₹ 0.00 **Franchisee:** ₹ 0.00	**No Claim Bonus :**	The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if no claim is made or pending during the preceding year(s), as follows: The preceding year 20%,preceding two consecutive years 25%, preceding three consecutive years 35%, preceding four consecutive years 45%, preceding five consecutive years 50% of NCB on OD Premium. NCB will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

This policy does not cover preexisting damages as per Inspection photographs and Report

Subject to: A) IMT Endorsement Number : IMT23, IMT28

B) TATA AIG Auto Secure Endorsement Number (TA) : TA06

NOMINATION DETAILS

Name of the Nominee	Relationship with Insured	Name of Appointee (If nominee is minor)	Relationship with Nominee
legal heir	Others	N/A	N/A

I/We hereby certify that the Policy to which this Certificate relates as well as this Certificate of Insurance are issued in accordance with the provisions of Chapter X and Chapter XI of M.V. Act, 1988.
In witness whereof this Policy has been signed at KATRAJ on 17/12/2024
Receipt No.(s) : 114781093299655 , 17/12/2024

Stamp Duty of Rs.0.25/ - is paid as provided under Article 47-B of Indian StampAct, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai atGeneral Stamp Office, Fort, Mumbai - 400001., vide this Order No. LOA/ENF1/CSD/55/2024/4453 Validity Period Dt.23/09/2024 ToDt.13/09/2027/4453 Date:06/09/2024
GSTIN : 27AABCT3518Q1ZW-MAHARASHTRA
Service Account Code :997134

Policy Servicing Office : 3RD FLOOR,THE ORION KOREGAON PARK ROAD , OPP. ST. MIRA'S COLLEGE FOR GIRLS, , ARJUN MANSUKHANI PATH, PUNE, MAHARASHTRA. , PUNE , MAHARASHTRA , 411001

Warranted that the insured named herein/owner of the vehicle holds a valid Pollution Under Control (PUC) Certificate and/or valid fitness certificate, as applicable, on the date of commencement of the Policy and undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy. Further, the Company reserves the right to take appropriate action in case of any discrepancy in the PUC or fitness certificate.

IMPORTANT NOTICE

The Insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this Schedule. Any payment made by the Company by reason of wider terms appearing in the Certificate in order to comply with the Motor Vehicles Act, 1988 is recoverable from the Insured. See the clause headed 'AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY'. This policy does not cover pre existing damages as per Inspection photographs and Report

Note : This Schedule, Policy terms and conditions available on company website and Endorsements mentioned herein above shall read together and word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear. Any amendments/modifications/alterations made on this system generated policy document is not valid and Company shall not be liable for any liability whatsoever arising from such changes. Any changes required to be made in the policy once issued, would be valid and effective, only after written request is made to the Company and Company accepts the requested amendments/modifications/alterations and records the same through separate endorsement to be issued by the Company. You are advised to go through the policy schedule cum certificate of insurance which is issued based on your declaration and if any error/ discrepancy is found in respect of vehicle details, No Claim Bonus or any other material information, it should be brought to our notice within 15 days of receipt of this policy for necessary correction along with the supporting documents, otherwise it will be deemed correct. You may visit company website at www.tataaig.com for detailed benefits, terms & conditions & exclusions of the policy. You may also reach us at our 24*7 helpline 1800 266 7780 in case you desire to have a printed copy of policy wording. Our grievance redressal procedure and details about ombudsman is also available in our policy wording. Please note that any misrepresentation, non disclosure or withholding of material facts will lead to cancellation of policy ab initio with forfeiture of premium and non consideration of claim, if any. We will specifically seek confirmation on No Claim Bonus availed by you from your previous insurer. In case we receive confirmation that you had lodged claim with them then we will forfeit all the benefits under section I i.e. own damage section of the policy.

Disclaimer:

INSURANCE ACT 1938 Section 41 Prohibition of Rebates:

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of 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 any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer.
2. ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHED WITH A FINE WHICH MAY EXTEND TO TEN LAKHS RUPEES

For TATA AIG General Insurance Company LTD.

Signature Not Verified

Digitally signed by: Shammi Kapoor
Date: 2024.12.18 12:52:46 +05:30
Location: Mumbai

TATA AIG GENERAL INSURANCE COMPANY LTD. MUMBAI

Authorized Signatory

TATA AIG INSURANCE
WITH YOU ALWAYS

RECEIPT

Receipt No : 114781093299655

Receipt Date : 17/12/2024

Policy No : 6301170958

Received with thanks from MR DATTATRAY DNYANESHWAR KODRE a sum of 30422(Rupees Thirty Thousand Four Hundred Twenty-Two And Paise Zero Only)vide Credit / Debit Card No 9999XXXXXXXX dated 17/12/2024 Name as in credit/debit card - drawn on PAYABLE AT PAR branch towards

Sr.No.	Policy Number	Total Premium ₹	Utilized from the receipt for policy ₹	Balance ₹
1	6301170958	30,421.00	30,421.00	1.00

Note:
1. This is a computer generated receipt and does not require a signature.
2. Upon issuance of this Receipt, all previously issued temporary receipts, if any, related to this Policy shall be considered null and avoid.
3. Amounts received by cheque shall be subject to realisation.
4. Any amount received in excess of the Premium is being/shall be refunded by the Company.

GSTIN: 27AABCT3518Q1ZW-MAHARASHTRA, Service Accounting Code: 997134

Revenue (Consolidated) Stamp Duty paid vide challan No. LOA/ENF1/CSD/30/2024/2807 date 09/07/2024 for applicable cases

Transcript of Proposal for Auto Secure - Commercial Vehicle Package Policy - Passenger Carrying Vehicle

1 **Name (Registered Owner of the Motor Vehicle)* :** MR DATTATRAY DNYANESHWAR KODRE

2 **Address For Communication* :** SR NO-51/1 KODRE NAGAR RAILWAY ,STATION ROAD NEAR MUNDHWA,HADAPSAR BRIDGE, PUNE ,PUNE ,411036 , MAHARASHTRA ,INDIA

3 **Vehicle Details :** Please refer policy schedule cum certificate

4 **Fuel Type :** DIESEL

5 **Insured's Declared Value -** Please refer policy schedule cum certificate.

6 **Previous Insurance Particulars*:**

Policy Number* : 6301170958 **Date of Expiry* :** 19/12/2024 **Type of Cover :** Package

Name of the Insurer* : TATAAIG **NCB claimed :** N/A

Accident in the previous policy period : 20/12/2023-19/12/2024 **NCB in previous policy :** 25

7 **Own Damage period of insurance desired from*:** 20/12/2024 **to Midnight of** 19/12/2025

8 **Liability period of insurance desired from*:** 20/12/2024 **to Midnight of** 19/12/2025

9 **Compulsory PA cover for owner driver period of insurance desired from:** 20/12/2024 **to Midnight of** 19/12/2025

10 **Financier's Details:** Please refer policy schedule cum certificate

11 **Extra Benefits opted**

Wider Legal Liability to Paid Driver (As per Workmen's Compensation Act, Fatal Accident Act & Common Law) : N/A

Legal Liability to Non-Fare Paying Passengers other than Statutory Liability except the Fatal Accidents Act): N/A

Compulsory PA Cover for Owner Driver : Rs.15,00000 **Term :** 1 Years

Name of the Nominee & Age: legal heir,41 **Relationship :** Others

Name of Appointee (if Nominee is Minor) : N/A **Relationship to the Nominee :** N/A

12 **Restriction of Cover/Discounts/Concessions/Extended Covers**

Third Party Property Damage Cover restricted to 6,000/ only : No
Vehicle is fitted with Anti Theft Device approved by ARAI : No

13 **Add on covers :** Please refer policy schedule cum certificate.

14 **Bank Details (Required for Refund / Claims)**

Name of the Account Holder : DATTATRAY DNYANESHWAR KODRE
Name of Bank & Branch : ,
Account Number : **IFSC Code of Bank :**

15 **Declaration for No Claim Bonus :** (If NCB Confirmation is not submitted but NCB claimed)
I/We declare that the rate of NCB claimed by me/us is correct and that NO CLAIM has arisen in the expiring Policy Period (Copy of Policy enclosed). I/We further undertake that if this declaration is found incorrect all benefits under the Policy in respect of Section 1 of the Policy will stand forfeited.

16 **I hereby give my consent to receive one page insurance policy.**

17 **AML Guidelines:**

1. I/we hereby confirm that all premiums paid / payable in future will be from bonafide sources and not paid out of proceeds of crime and that such premiums are not disproportionate to my/our income. I / we understand that the Company has the right to call for documents to establish sources of funds and to cancel the insurance policy in case I / we are found guilty by any competent court of law under any of the statutes, directly or indirectly governing the prevention of money laundering law in India.

2. I / we are not Politically Exposed Persons * nor are their close relatives. I / we shall keep the company informed if we subsequently become a Politically Exposed Person.
"Politically Exposed Persons" shall have the meaning assigned to it under sub clause (xii) of 3(b) of Chapter I of Master Direction – Know Your Customer (KYC) Direction, 2016 issued by Reserve Bank of India (RBI), as amended from time to time

Annexure 1, forming part of Policy Schedule (Policy Number - 6301170958)
Auto Secure Commercial Vehicle Package Policy – Passenger Carrying Vehicles

Drivers Clause -

Persons or Classes of Persons entitled to drive:

Any person including insured:

Provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license.

Provided also that the person holding an effective Learner's license may also drive the vehicle when not used for the transport of passengers at the time of accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

Limitations as to use

Use only for carriage of passengers in accordance with the permits (Contract Carriage or Stage Carriage) issued within the meaning of the Motor Vehicles Act.

1) The Policy does not cover use for

- a) Organised racing
- b) Pace Making
- c) Reliability Trials
- d) Speed Testing

2) Use whilst drawing a trailer, except the towing (other than for reward) of any one disabled mechanically propelled vehicle.

Additional clauses for Passenger Carrying Vehicle 4-Wheeler

3) Use only in connection with the Insured's business.

4) (a) If vehicles let out on private hire and driven by hirer or any driver with hirers permission

- Use for the conveyance of passengers for hire or reward by any person to whom the Motor Vehicle is hired.

(b) If vehicles owned by hotels and hired by them to their guests

Use for the conveyance of passengers for hire or reward, other than the guests of the hotel.

Customer Information Sheet/Know Your Policy

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

<table>
<tr><th>Sr. No.</th><th>Title</th><th>Description
(Please refer to applicable Policy Clause Number in next column)</th><th>Policy Clause No.</th></tr>
<tr><td>1.</td><td>Name of Insurance Product</td><td>Auto Secure - Commercial Vehicle Package Policy - Passenger Carrying Vehicle</td><td></td></tr>
<tr><td>2.</td><td>Unique Identification Number (UIN) allotted by IRDAI</td><td>IRDAN108RPMT0077V03201819</td><td></td></tr>
<tr><td>3.</td><td>Structure</td><td>Basis of Sum Insured: Indemnity</td><td></td></tr>
<tr><td>4.</td><td>Interests Insured</td><td>Commercial Vehicle - Passenger Carrying Vehicle</td><td></td></tr>
<tr><td>5.</td><td>Sum Insured / Motor Insured Declared Value Scope</td><td>Section I – Loss Of Or Damage To The Vehicle Insured:

The IDV (Insured Declared Value) of the vehicle (and any fitted accessories) is based on the manufacturer's listed selling price of the brand and model at the start of insurance or renewal, adjusted for depreciation. For vehicles over 5 years old and obsolete models, the IDV is determined by agreement between the Insurer and Insured.

The IDV is considered the 'Market Value' through out the policy period without further depreciation for Total Loss (TL) or Constructive Total Loss (CTL) claims. In accordance with the policy's terms and conditions, a vehicle is considered a CTL if the cost of retrieval and/or repair exceeds 75% of its IDV.

Illustration - IDV Calculation
<table>
<tr><td>A</td><td>Ex-showroom price (as on date of purchase)</td><td>₹1,00,000</td></tr>
<tr><td>B</td><td>Age of the Vehicle</td><td>1 year</td></tr>
<tr><td>C</td><td>Year of Registration</td><td>May, 2023</td></tr>
<tr><td>D</td><td>Proposed Policy inception date/month</td><td>June, 2024</td></tr>
<tr><td>E</td><td>Depreciation as per scale (Vehicle is >1 year and < 2years)</td><td>20%</td></tr>
</table>
</td><td>Section I – Loss Of Or Damage To The Vehicle Insured</td></tr>
</table>

<table>
<tr><td></td><td></td><td>
<table>
<tr><td>F</td><td>IDV Calculation (A – (A*E))</td><td>₹8,00,000</td></tr>
</table>
Section IV - Personal Accident Cover For Owner-Driver (if Opted and shown in the Policy Schedule):
Benefit payment up to ₹15 Lakhs basis below scale.
<table>
<tr><th colspan="2">Nature of injury</th><th>Scale of Compensation</th></tr>
<tr><td>i)</td><td>Death</td><td>100%</td></tr>
<tr><td>ii)</td><td>Loss of two limbs or sight of two eyes or one limb and sight of one eye</td><td>100%</td></tr>
<tr><td>iii)</td><td>Loss of one limb or sight of one eye</td><td>50%</td></tr>
<tr><td>iv)</td><td>Permanent Total Disablement from injuries other than named above</td><td>100%</td></tr>
</table>
</td><td>Section IV - Personal Accident Cover For Owner-Driver</td></tr>
<tr><td>6.</td><td>Policy Coverage</td><td>
1. Loss or Damage to Insured Vehicle
The Company will cover losses caused to the vehicle and/or its accessories while fitted on the vehicle due to:
(i) Fire, explosion self-ignition or lightning;
(ii) Burglary, housebreaking or theft;
(iii) Riot and strike;
(iv) Earthquake (Fire and Shock Damage);
(v) Flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost;
(vi) Accidental external means;
(vii) Malicious act;
(viii) Terrorist activity;
(ix) Whilst in transit by road rail inland - waterway lift elevator or air;
(x) Landslide, rockslide
</td><td>Section I – Loss of or Damage to The Vehicle Insured</td></tr>
</table>

		2. Liability To Third Parties The Company will indemnify against legal liabilities with respect to the following arising out of accident of Insured Vehicle: a) Death of or bodily injury to any person caused by or arising out of the use (including the loading and/or unloading) of the vehicle. b) Damage to property caused by the use (including the loading and/or unloading) of the vehicle.	Section II – Liability to Third Parties
		3. Towing Disabled Vehicles The policy will be operative while the Insured Vehicle is being used to tow any one disabled mechanically propelled vehicle, and indemnity provided by Section II of the policy's will be extended, subject to its terms and limitations, to cover liability in relation to such a Towed Vehicle; Provided always that a) Such Towed Vehicle is not towed for reward b) The Company shall not be liable by reason of this Section of this Policy in respect of damage to such Towed Vehicle or property being conveyed thereby.	Section III – Towing Disabled Vehicles
		4. Personal Accident Cover for Owner-Driver (if opted and shown in the Policy Schedule) The Company will compensate for bodily injury/ death sustained by the Owner-Driver of the vehicle up to ₹15 lakhs during any one period of insurance.	Section IV - Personal Accident Cover For Owner-Driver
7.	Available Add on for the said Product	The below add-ons shall be applicable (if opted by you and mentioned in the Policy Schedule) **1. Depreciation Reimbursement:** The Company will reimburse you twice throughout the Period of Insurance for the amount of depreciation deducted from the value of parts replaced under an Own Damage claim.	

		2. Loss of Income: If an Insured Vehicle is involved in an accident and needs to be repaired due to a covered peril mentioned in Section I of the policy, the Company will reimburse the amount specified in the Schedule for loss of income. Payment terms are as follows: 20 days for claims other than Total Loss, which includes theft and Constructive Total Loss, and 30 days for claims involving Total Loss, which includes theft and Constructive Total Loss. **3. EMI Protector:** As long as the Insured Vehicle is damaged by a covered peril listed in Section I of the policy and the extent of the damage is such that the actual repair time is more than 7days, as certified by the Surveyor appointed to assess the loss, the Company will pay the Equated Monthly Installment (henceforth referred to as EMI), payable by You to the financial institution shown in the Policy Schedule during the period the Insured Vehicle is in the garage for repair. Our liability will be limited to maximum 2 months EMI or Sum Insured as mentioned in the Schedule, whichever is less. **4. Repair of Glass, Fiber, Plastic & Rubber Parts:** A claim for only glass/ plastic/ rubber/ fiber part where you opt for repairs rather than replacement, at our authorized workshops/dealers/service stations will not affect your No Claim Bonus **5. Additional Third-party Property Damage Cover:** If damage to property is caused exclusively and directly by an accident involving the Insured Vehicle, the Company will pay for damage to property other than your own or that is in your trust, custody, or control up to the maximum amount specified in your schedule.	

The above limit is in respect of any one claim or series of claims arising out of one event/occurrence in excess of maximum limit of liability covered under Section II of the policy.

6. **Engine Secure:**

This covers repair and replacement expenses for damage to internal parts of the engine, gearbox, transmission, or differential assembly due to water ingress or lubricating oil leakage from the engine or assembly, excluding fuel.

7. **Consumable Expenses:**

The Company will pay the cost of consumables, such as engine oil, gearbox oil, lubricants, nut & bolt, and items of similar nature excluding fuel, required to be replaced/replenished arising from an accident to the insured vehicle.

8. **No Claim Bonus Protection Cover:**

If you file for a claim, you forego on your No Claim Bonus (NCB), but with No Claim Bonus Protection Cover your NCB will be intact subject to 2 or more than 2 claim free preceding years, provided not more than 1 Own Damage claim is registered in the current period of insurance

9. **Emergency Medical Expenses:**

The Company will cover emergency medical expenses for treatment of bodily injuries sustained by you, the driver, or occupants while mounting, dismounting, driving, or traveling in the Insured Vehicle. The injuries must be caused by violent, accidental, external, and visible means, with treatment taken in a hospital or nursing home.

10. **Return to invoice:**

The Company will pay the Financial shortfall between Insured's Declared Value (IDV) of the Insured Vehicle and On-road price of a new vehicle of similar make and model published by manufacturer/dealer' upon lost or

		stolen vehicle/total loss. On-road price includes registration fees, road tax & Insurance charges. **11. Loss of Personal Belongings:** The Company will cover loss or damage to your personal belongings and those of your family members if they were in the vehicle when it was damaged or lost. This coverage applies to losses caused by the perils listed in Section I of the policy. **12. Key Replacement:** The Company will reimburse you for the cost of replacing your vehicle keys which are lost or stolen. In case your vehicle is broken into, then the Company will reimburse you for the cost of replacing your locks and keys including the labor cost for replacing the lock **13. Emergency Transport & Hotel Expenses:** If the insured vehicle is immobilized due to an accident by any peril under Section I, the company will pay towards the cost of overnight stay and taxi charges for returning back to your residence or the nearest city you were travelling to. **14. Additional Personal Accident Cover to Owner Driver:** For bodily injuries sustained by You in direct connection with the Insured Vehicle, or while mounting and dismounting from, driving, or traveling in the Insured Vehicle and caused by violent, accidental external and visible means, the Company shall compensate you on the predefined scale. **15. Additional Personal Accident Cover to Employee of the Insured, Driver and Unnamed Passengers:** When an employee of the Insured, the driver, or an unnamed passenger sustains bodily injury while mounting and dismounting from the Insured Vehicle, while driving or traveling in the Insured Vehicle, or Road Rage and caused by violent, accidental, external, and	

		and visible means, the Company will compensate according to the scale provided. **16. Additional Towing Charges:** If an Insured Vehicle becomes disabled due to any loss or damage covered by Section 1 of the policy, the Company will compensate you for the expense of having it towed to the nearest garage or service station. **17. Tyre Secure:** The Company will cover expenses for repair and/or replacement of tyres and tubes arising out of Accidental Loss or Damage. **18. Road Side Assistance:** This cover provides assistance in case of an accident or breakdown, including repairs and towing. Services include flat tyre and battery repair, on-the-spot repairs, spare key retrieval,fuel delivery, emergency towing, SMS relays, taxi support for continuation/return journeys, hotel accommodation, and pickup of the repaired vehicle. **19. Rim Guard:** The Company will pay for the loss or damage to the wheel rim(s) if the same is physically damaged or warped as a result of a blowout or as a result of it being driven over potholes or other road debris. The benefits under this cover can be utilized only for a maximum of 4 wheel rim(s) during the policy period. **20. Electric Surge Secure:** This covers against loss or damage to Electric vehicle including Charging equipment due to Arcing, self-heating, leakage of electricity, short circuiting damage due to ingress of water. **21. Depreciation Reimbursement - Battery:** The Company will pay you the amount of depreciation deducted on the value of the battery replaced under Own Damage claim, lodged under Section 1 (Loss of or Damage to the Insured Vehicle) of the policy. The	

Company will pay the number of claims as mentioned in the Policy Schedule during the policy period.

Add-On Limits and Deductibles

Sr. No	Add-On	Sum Insured/ limits (in ₹)	Deductible
1.	Repair of Glass, Fiber, Plastic &Rubber Parts	-	-
2.	Key Replacement	25,000/65,000	-
3.	Loss of Income	20 days,Total Loss	3 Wheeled - Time excess – 3 days Other than 3 wheeled CV - Time excess – 5 days
4.	EMI Protector	Repair time has to be minimum 7 days Maximum for 2 months	-
5.	Emergency Transport & Hotel Expenses	10,000/50,000	-
6.	Loss of Personal Belongings	10,000/50,000	First Rs. 250 of each and every claim
7.	Road Side Assistance	-	-
8.	Depreciation Reimbursement	IDV	-
9.	Consumable Expenses	IDV	-
10.	Return to invoice	Difference between IDV and on-road price of new	-

				vehicle including Registration fees, road tax and insurance charges		
		11.	Electric Surge Secure	IDV	-	
		12.	No Claim Bonus Protection Cover	-	-	
		13.	Additional Third-party Property Damage Cover	1,00,000 to 25,00,000(in multiples of 50,000)	-	
		14.	Engine Secure	IDV	a. No deductible b. With deductible i. Repair case: 5% on claim amount ii. In case of Replacement: 10% on claim amount	
		15.	Additional Towing Charges	5,000 to 50,000 -(in multiples of 5,000)	-	
		16.	Emergency Medical Expenses	25,000 to - 1,00,000(in multiples of 5,000)	-	
		17.	Depreciation Reimbursement – Battery	IDV	Zero Deductible/5 % of claim amount and minimum of ₹500 for each and every claim	

		18.	Additional Personal Accident Cover to Owner Driver	maximum cover for ₹40 lakhs including as opted by Insured	-	
		19.	Additional Personal Accident Cover to Employee of the Insured, Driver and Unnamed Passengers	Maximum cover - for ₹25 Lakhs including standard coverage of ₹2 Lakh, as opted by Insured	-	
		20.	Rim Guard	Sum Insured of ₹25,000 per rim	-	
		21.	Tyre Cover	IDV	-	
		For complete list of detailed terms, exclusions & conditions, please refer policy wordings.				
8.	Loss Participation	Compulsory Deductible under 'Loss of or Damage to The Vehicle Insured': 1. <=1500CC: ₹1000 2. > 1500CC: ₹2000				Section I – Loss of or Damage to The Vehicle Insured – Auto Secure Endorsements
9.	Exclusions	1. Any accidental loss or damage and/or liability caused sustained or incurred outside the Geographical Area. 2. Any claim arising out of any contractual liability; 3. Any accidental loss or damage and/or liability caused sustained or incurred whilst the Vehicle Insured herein is being used otherwise than in accordance with the 'Limitations as to Use' or being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause. 4. Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.				General Exclusions

		5. Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self sustaining process of nuclear fission; 6. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material; 7. The Company will not cover any accidental loss, damage, or liability caused directly or indirectly by war, invasion, acts of foreign enemies, hostilities (whether before or after a declaration of war), civil war, mutiny, rebellion, military or usurped power, or any consequences of these events. In the event of a claim, the Insured must prove the loss or damage arose independently of these occurrences. Without such proof, the Company is not liable for the claim. 8. **DEDUCTIBLE:** The Company shall not be liable for each and every claim under Section - I (Loss of or Damage to the Vehicle Insured) of this Policy in respect of the deductible stated in the Schedule.	
10.	Special Conditions and Warranties (if any)	**1. Depreciation Reimbursement:** a. A claim where replacement of any part is not involved and no depreciation is deducted under own damage claim, will not be considered as claim under this cover. b. Vehicle is repaired at any of our Authorised Garage/ Authorised workshop/ Authorised service station. **2. Return to Invoice:** a. The finance company/bank whose interest is endorsed on the policy must agree in writing. **3. Engine Secure:**	

		Claim under this endorsement will be admissible only if - a. In case of water damage, there is and evidence of vehicle being submerged or stopped in water logged area. b. In case of leakage of lubricating oil, there is visible evidence of accidental damage to engine or respective assembly. c. Vehicle is transported/towed to garage within 2 (Two) days of water receding from the water logged area. **4. Tyre Secure** a. By paying the necessary premium, a replaced tyre can be covered by endorsement in the event that a claim is preferred under the terms of the coverage. b. All claims must be made within 3 working days of damage.	
11.	Admissibility of Claim	1. You shall take all reasonable steps to safeguard the Vehicle Insured from loss or damage and to maintain it in efficient condition. 2. Notice of claim must be given by you to us immediately after an actual or potential loss begins or as soon as reasonably possible after actual or potential loss begins. 3. In the event of any accident or breakdown, the Vehicle Insured shall not be left unattended without proper precautions being taken to prevent further damage or loss. If the Insured Vehicle is driven before the required repairs are made, any further damage or extension of the damage will be at your own risk. 4. If the claim is for theft, Insured should report to the Police as well as Insurer within 48 hrs from theft and obtain an FIR or a written acknowledgement from the Police authorities 5. The Company shall not cover claims wherein such loss or damage is arising or resulting from or traceable to intentional self-injury,	

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suicide or attempted suicide physical defect or infirmity.
6. The Company shall not cover any expense arising or resulting from or traceable to an accident happening whilst You are under the influence of intoxicating liquor or drugs.
Sample Claims Calculation:
<table>
<tr><td>A</td><td>Gross Assessed Liability</td><td>₹10,000</td></tr>
<tr><td>B</td><td>Less: Depreciation (if applicable)</td><td>(₹2,000)</td></tr>
<tr><td>C</td><td>Net Assessed Liability (A-B)</td><td>₹8,000</td></tr>
<tr><td>D</td><td>Less: Compulsory Deductible</td><td>(₹2,000)</td></tr>
<tr><td>E</td><td>Net payable amount (C-D)</td><td>₹6,000</td></tr>
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<tr>
<td>12.</td>
<td>Policy Servicing - Claim Intimation and Processing</td>
<td>
The Insured / Claimant may intimate claim to TATA AIG via –
• Website – www.tataaig.com
• TATA AIG App – Download our customer app from Play store (Android and IOS users)
• WhatsApp – Send “Hi” on “9136160375”
• Email - general.claims@tataaig.com
Notice of claim must be given by you to us immediately after an actual or potential loss begins or as soon as reasonably possible after actual or potential loss begins. If the claim is for theft, Insured should report to the Police as well as Insurer within 48 hrs from theft and obtain an FIR or a written acknowledgement from the Police authorities.
Please keep the following information ready when you call the call centre:
1. Your Contact Numbers, 2. Policy Number, 3. Name of Insured, 4. Date & Time of loss, 5. Location of loss 6. Nature of Loss, 7. Contact Details of the person at the loss location, 8. Location of damaged Vehicle
Note: The above list is only indicative. You may be asked for additional information.
• Details of designated Company Officials to be contacted in time of claim
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</table>

		Once the claim is registered, SMS/Email/WhatsApp communication is sent to Insured on the mobile number/email ID registered in policy providing the name and contact details of Company Official to be contacted for any concerns/queries regarding the claim. • **Details of procedure to be followed for Cashless service as well as for reimbursement of claim** • Intimation of claim to TATA AIG through various mediums available • First contact team connects with Insured to confirm workshop location and confirm if the vehicle is placed for repairs • Appointment of surveyor by TATA AIG • Documents are verified by the Surveyor, and if all documents are in order, repair approval is shared immediately. • Once the repair works are completed by the workshop, re-inspection of the vehicle may be carried out, if required. • Upon submission of repair invoice to TATA AIG in case of Cashless claims, delivery order is shared with workshop, post which Insured can take delivery of vehicle. • In case of reimbursement claims, Insured will have to submit repair invoice in original and a copy of cancelled cheque to TATA AIG • Claim payment is done through NEFT within 7 days from receipt of all relevant documents. • **Turn Around Time (TAT) for claims settlement** All claims shall be settled within 7 working days of the receipt of all relevant documents, including original bills & clarifications, if any.	

		• **Escalation Matrix when TAT is not satisfied** **Escalation Level 1** For lack of a response or if the resolution still does not meet your expectations, you can write to **manager.customersupport@tataaig.com.** After investigating the matter internally and subsequent closure, the Company will send our response within a period of 8 days from the date of receipt of your complaint. **Escalation Level 2** For lack of a response or if the resolution still does not meet your expectations, you can write to the Head - Customer Services at **head.customerservices@tataaig.com.** After examining the matter, the Company will send you our response within a period of 7 days from the date of receipt of your complaint. Within 30 days of lodging a complaint with us, if you do not get a satisfactory response from us and you wish to pursue other avenues for redressal of grievances, you may approach Insurance Ombudsman appointed by IRDA of India under the Insurance Ombudsman Scheme **(https://www.cioins.co.in/Ombudsman).**	
13.	Grievance Redressal and Policyholders Protection	**Redressal of Grievance** At TATA AIG, we strive to provide the best service to our customers. If you're not satisfied and wish to lodge a complaint, please call our 24/7 toll-free number 1800-266-7780 or 022-66939500 (toll charges apply), or email us at **customersupport@tataaig.com.** We will investigate and respond within the regulatory turnaround time (TAT). **Escalation Level 1** If you do not receive a response or are not satisfied with the resolution, please contact us at **manager.customersupport@tataaig.com.**	

		Escalation Level 2 If you still need assistance, reach out to the Head of Customer Services at **head.customerservices@tataaig.com.** We will provide our final response within the regulatory TAT.If you're still not satisfied after this process, you may approach the Insurance Ombudsman of concerned jurisdiction. You can also lodge a grievance on the Bima Bharosa Grievance Redressal Portal:	
14 .	Obligations of the Policyholder	1. You are advised to go through the Policy Schedule cum Certificate of Insurance which is issued based on information and declaration provided by you. 2. Transcript of Information & Declaration is also provided to enable you to go through the same again and if any error/ discrepancy is found in respect of Vehicle details or any other information provided by you, it should be brought to our notice within 15 days of receipt of this policy for necessary correction along with the supporting documents, otherwise it will be deemed to be correct. 3. Please note that any fraud will lead to cancellation of Policy ab initio with non-consideration of claim, if any. 4. Further, non-disclosure of material facts may impact the claim settlement. Material facts include vehicle details such as Class of Vehicle, Cubic Capacity, Make, Model, Variant.	