Auto Secure - Private Car Package Policy

Insured Details – Key Information for You

Name	SHIVAJI HOLKAR
Address	SR.NO-5, FLAT NO-6, MISAL HIGHTS LANE NO-3, VIT COLLAGE RD, ASARAF NAGAR, KONDHWA BK, PUNE-MAHARASHTRA, 411048
Contact No.	+91 92**08**86
Email ID	spa********@gmail.com
GSTIN	NA
Policy No.	6203637503
Client ID	6181624926

Unlock Policy Details at Your Fingertips

Download now
TATA AIG App
https://taig.in/551c26a

OR

Scan QR Code

You can also visit our website
www.tataaig.com

WhatsApp us at
+91 9136160375

Welcome! Together, Let's Make Every Mile a Safe One

Thank you for choosing TATA AIG as your Insurer! We're excited to have you with us. Your Policy Number is 6203637503.
At TATA AIG, we offer extensive coverage and dedicated customer support to meet your needs.

Period of Insurance & Premium - Your Timeline for Protection and Peace of Mind:

Coverage Details	Valid From	Valid Till
Own Damage Cover	27/10/2025 (00:00 Hrs)	26/10/2026 (Midnight)
Third-Party Cover	27/10/2025 (00:00 Hrs)	26/10/2026 (Midnight)
Compulsory PA Cover for Owner-Driver	27/10/2025 (00:00 Hrs)	26/10/2026 (Midnight)
Premium Amount (Including GST)	₹ 13090	

Quick Access for Seamless Service

- Access Network Garage list
- Initiate Online Claim
- Go to Guide & FAQ
- Policy Wordings

Auto Secure - Private Car Package Policy

Coverage Details - What's Included and Excluded in Your Policy:

What is Covered?

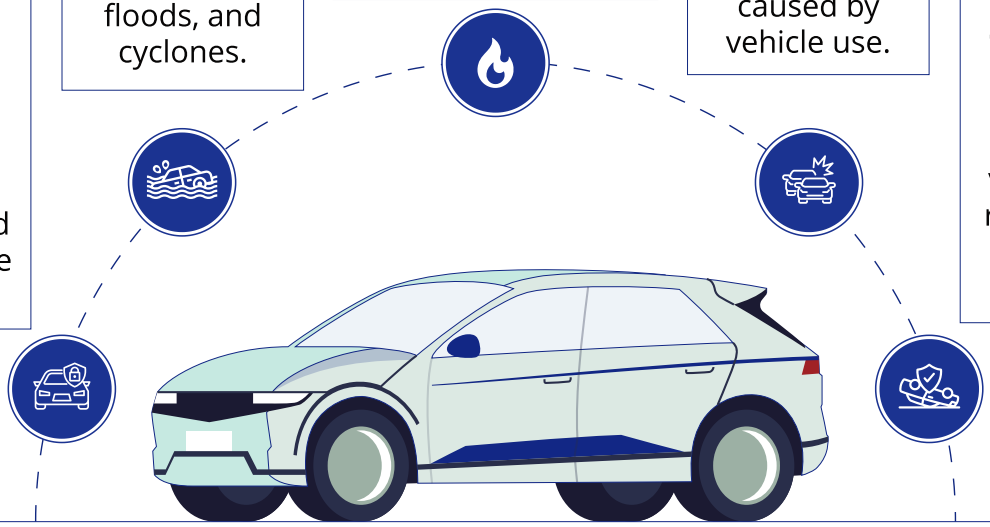
1 Theft
If your car is stolen the Insurance Company will pay its Insured Declared Value (IDV).

2 Natural Calamities
Covers damage from natural disasters like earthquakes, floods, and cyclones.

3 Fire, Accident and Malicious Damage
Covers Accidental Damage (External Means), damage from fires, explosions, self-ignition, and human causes like terrorism, vandalism, and strikes.

4 Third-Party Liability
Covers the Insured's legal liability for death, injury, or property damage to a Third-Party caused by vehicle use.

5 Personal Accidents
Includes ₹15 lakhs Personal Accident Cover for the Owner-Driver, which compensates for death or bodily injury to the owner-driver caused by violent, accidental, external and visible means resulting from vehicle use.



What is Not Covered?

High-Risk Activities
Damages from speed racing, adventure sports, or similar activities are not covered.

Unauthorised Usage
Damages resulting from commercial use of a private vehicle or by alcohol or drug use, driver negligence, or crash tests.

Breakdowns, Normal Wear & Tear
The Policy does not cover wear and tear, depreciation, Consequential Loss, mechanical or electrical breakdown, failures or breakages or regular maintenance costs.

War-like Situations
Damage caused by war, war-like conditions, or nuclear peril.

Note: *This is not an exhaustive list of details covered / not covered. Please refer to the Policy Wordings for further details.*

Auto Secure - Private Car Package Policy

Discover the Advantage of Our Network Garages!

5000+ Cashless Car Garages

At TATA AIG, we're committed to providing you with not just Insurance coverage, but also peace of mind when it comes to car repairs. That's why we've carefully selected and partnered with a wide network of trusted garages across the country.

Why Choose Our Garages?

Value Oriented

Professional Service

Assured Quality Repairs

Quick Service

Faster Repair Service

Onspot Repair Approvals

Convenient

Cashless Repair

Transparent Claim Settlements

Join thousands of satisfied customers who rely on our Network Garages for their car repair needs. Whether it's a minor scratch or major repairs, trust TATA AIG to deliver excellence every time.

Choose your Claim Journey - Easy Steps from Start to Finish

Your Vehicle's Claim Journey at Network Garages

- Initiate Claim
- Tow or Drive your Vehicle to Nearest Network Garage
- Damage Inspection
- Repair in Progress
- Direct Cashless Settlement

Your Vehicle's Claim Journey at Any Garage

- Initiate Claim
- Damages Assessed by Surveyor
- Document Submission
- Repair Under Process
- Settlement and Payment

Certificate of Insurance Cum Policy Schedule

Vehicle Details - Accurate Vehicle Details, Custom Insurance:

Registration No.	MH 12 TK 2570
Make / Model / Variant	MARUTI / XL6 / ZETA
Fuel Type	PETROL
Engine Number / Motor No. (for EV)	K15BN9135776
Chassis No.	MA3CNC32SMF257817
Contract / Loan / Reference No.	
Body Type	SUV

CC/KW	1462
Mfg. Year	2021
Date of Registration	02/07/2021
Hire Purchase / Hypothecation / Lease with	NA
Seating Capacity (Including Driver)	6

Zone Details:

RTO Location	PUNE
Zone	A
Geographical Area	India

Battery Details:

No. of Batteries	NA
Battery No.	NA
Cost of Battery	NA

Charger Details:

Charger No.	NA	No. of Charger	NA

Agent/Intermediary Details - Working Together for You:

Agent/Intermediary Name	Agent/Intermediary Code	Agent/Intermediary Contact No.
sparkshield insurance broker private limited	1088	8421887858

Insured Declared Value (IDV) ₹ Details:

Policy Year	Vehicle IDV (₹)	Electrical Accessories (₹)	Non-Electrical Accessories - Vehicle IDV (₹)	Bi-Fuel/CNG/ LPG Kit (₹)	Trailer/Side Car IDV (₹)	Total IDV (₹)
1	644000	0	0	0	0	644000

Schedule of Premium

Section - I Loss Of Or Damage To The Vehicle Insured (A): (Coverage for damage, theft, or loss to your own vehicle)

Own Damage Premium on Vehicle and Accessories	
Basic Own Damage	
Premium on Vehicle and Non-Electrical Accessories	₹ 3171.38
Discounts under Own Damage Section	
Less : No claim bonus (20%)	₹ 634.28
Total Own Damage Premium (A)	**₹ 2537.10**
Section - I Add-On Covers	
(Add) Depreciation Reimbursement (TA 01)	₹ 3864
(Add) Loss of personal belongings (TA 09) Sum Insured: 10000	₹ 135
(Add) Emergency transport and hotel expenses (TA 10) Any One Accident : 5000 Any One Year : 10000	₹ 135
(Add) Key Replacement (TA 15) Sum Insured: 25000per occurrence limit 50% of SI	₹ 315
(Add) Repair of Glass, Rubber & Plastic Parts (TA 08)	₹ 0
Total Add on Premium (C)	**₹ 4449**

Section - II Liability to Third-Parties (B): (Provides coverage for Third-Party damages, including injury or death of a Third-Party or damage to Third-Party property resulting from your vehicle use)

Third-Party Premium	
Basic TP premium	₹ 3416
Personal Accident (PA) Benefits	
1Year(s) Compulsory PA cover for Owner Driver 15,00,000.00	₹ 375
PA cover to unnamed passengers (IMT 16) No. of passengers: 6 CSI per passenger: 50000	₹ 150
Legal Liability	
Add: Legal liability to paid driver (IMT 28) Number of persons: 1	₹ 50
Total Liability Premium (B)	**₹ 3991**
Net Premium (A+B+C)	**₹ 10977**
SGST/UGST @9%	₹ 987.94
CGST @9%	₹ 987.94
Total Policy Premium	**₹ 12953**
Road Side Assistance (TA 19) (Incl.GST)	**₹ 136.88**
Total Amount Payable	**₹ 13090**

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 - Compulsory PA Cover for Owner Driver**	₹ 15,00,000

Basis of Claim Settlement Under Tyre Secure	NA
Cover Limit for Additional Towing Charges	NA
Additional Third-Party Property Damage Cover Limit	NA

Nomination Details:

Name of the Nominee	Nominee Age	Name of Appointee (If Nominee is Minor)	Relationship with Nominee
legal heir	31	NA	Spouse

Drivers Clause: Persons or Classes of Persons Entitled to Drive: Any person including the 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 and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

Limitations as to use: The Policy covers use of the vehicle for any purpose other than

a) Hire or Reward
b) Carriage of Goods (other than samples or personal luggage)
c) Organized Racing
d) Pace Making
e) Speed Testing
f) Reliability Trials
g) Any Purpose in Connection with Motor Trade

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

This Policy does not cover Pre-Existing Damages as per Inspection Photographs and Report.

Grievance Redressal Procedure:

As per Chapter 7 of the IRDAI (Protection of Policyholders' Interests, Operations and Allied Matters of Insurers) Regulations, 2024.

Deductible Under Section I	Compulsory Deductible: ₹ 1,000.00 Voluntary Deductible: ₹ 0.00 Imposed Excess: ₹ 0.00 Franchisee: NA	**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 Own Damage (OD) Premium. NCB will only be allowed provided the Policy is renewed within 90 days of the expiry date of the previous Policy.
Deductible Under Engine Secure	NA		
Number of Claims covered under Depreciation Reimbursement - Battery	NA		
Deductible under Depreciation Reimbursement - Battery	NA		
No. of Claims Covered Under Depreciation Reimbursement	2		

Subject to: A) IMT Endorsement Number: IMT 16,IMT 28,IMT 22

B) TATA AIG Auto Secure EndorsementNumber (TA): 08, 01, 09, 10, 15, 19

We hereby certify that the Policy to which this Certificate relates as well as the Certificate of Insurance are issued in accordance with the provisions of Chapter XI of the Motor Vehicles Act, 2019. In witness whereof this Policy has been signed at Mumbai.

Policy Servicing Office: KATRAJ, 3RD FLOOR,THE ORION KOREGAON PARK ROAD, OPP. ST. MIRA'S COLLEGE FOR GIRLS,, KATRAJ 411001 • Tel. No :2067449596

Stamp Duty Details:

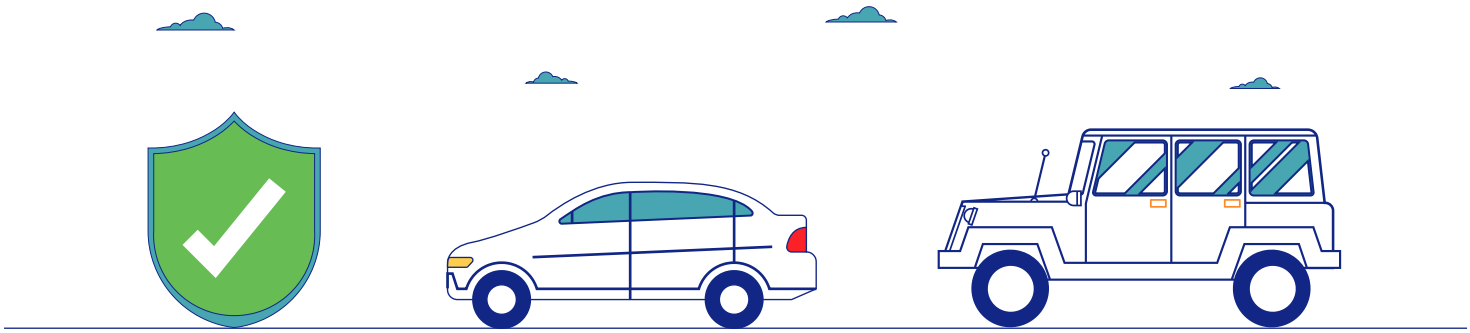
Consolidated Stamp Duty has been paid to the State Exchequer.

Receipt No.	PD300017580104	**Service Account Code**	997134	**GSTIN**	27AABCT3518Q1ZW MAHARASHTRA

For TATA AIG General Insurance Company Limited

Digitally Signed by: Malpa Devi Maharana
Date: 15/10/2025
Location: Mumbai

Authorised Signatory



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".

Note:

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 herewith to enable you to go through the same again and if any error/discrepancy is found in respect of vehicle details, No Claim Bonus 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. You may visit the Company website at **www.tataaig.com** for detailed benefits, terms and conditions and exclusions of the Policy issued and held by you.
4. Our Grievance Redressal Procedure and details about Ombudsman are available at the Company website **www.tataaig.com**
5. Please note that Any Established fraud of the Insured will lead to cancellation of Policy ab initio with forfeiture of Premium and non-consideration of claim, if any.
6. We will specifically seek confirmation on No Claim Bonus availed by you from your previous Insurer.
7. In case we receive confirmation that you had lodged claim with them then we will intimate you to pay the No Claim Bonus Amount within 20 days.
8. In case we don't receive the No Claim Bonus recovery then it will be adjusted against claim amount payable to you if any.
9. This Schedule, Policy terms and conditions available on the company website and Endorsements mentioned herein above shall be read together and any word or expression to which a specific meaning has been attached to/in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear.
10. Any amendments/modifications/alterations made on this system generated Policy Schedule is not valid and the Company shall not be liable for any liability whatsoever arising from such changes unless written request is made to the Company and the Company accepts the requested amendments/modifications/alterations and records the same through separate endorsement.
11. **Please carefully read the Customer Information Sheet (CIS) attached to your Policy.**

Receipt

Receipt No.	PD300017580104	Receipt Date	15/10/2025

Sr. No.	Policy Number	Mode of Payment	Total Premium (₹) (Including GST)	Utilised from the Receipt for Policy (₹)	Balance (₹)
1.	620363750301 00	paymentLinkCustomer	13090	13090	0

Payer Name: SHIVAJI HOLKAR

Notes:

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 void.
3. Amounts received by cheque shall be subject to realization.
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 duly paid vide challan No.NA date NA for applicable cases.
Issuance of this receipt does not amount to acceptance of the risk by TATA AIG General Insurance Company Limited. The Insurance cover for the risk shall be as per the terms conditions of the Insurance Policy if and when issued.

Transcript Of Proposal

Insured and Vehicle Details:

1. **Name (Registered owner of the Motor Vehicle):** SHIVAJI HOLKAR
2. **Address for Communication:** SR.NO-5, FLAT NO-6, MISAL HIGHTS LANE NO-3, VIT COLLAGE RD, ASARAF NAGAR, KONDHWA BK, PUNE-411048, MAHARASHTRA, India
3. **Vehicle Details:** MARUTI / XL6 / ZETA / SUV
4. **Vehicle Type:** SUV
5. **Fuel Type:** PETROL
6. **EV Details:**
   i. **No. of Batteries:** NA
   ii. **Battery No.:** NA
   iii. **Cost of Battery:** NA
   iv. **Charger No.:** NA
   v. **No. of Charger:** NA
7. **Date of Registration:** 02/07/2021
8. **Proposed Period of Insurance:**
   - **TP Cover Period:** 27/10/2025 (00:00 Hrs) to 26/10/2026 (Midnight)
   - **OD Cover Period:** 27/10/2025 (00:00 Hrs) to 26/10/2026 (Midnight)
   - **CPA Cover Period:** 27/10/2025 (00:00 Hrs) to 26/10/2026 (Midnight)
   - **CPA Cover, if not opted:** Yes, None

Previous Insurance Details:

Name of the Insurer: TATA AIG GENERAL INSURANCE CO.LTD.

1. **Policy Number:** 6203637503
2. **Date of Expiry:** 26/10/2025
3. **Type of Cover:** Package
4. **Address of the Insurer:** NA
5. **Claim in Previous Policy Period:** No
6. **NCB in Previous Policy:** 0 %
7. **NCB Claimed:** 20 %
8. **Period of Insurance:**
   OD Cover Period: 27/10/2024(00:00 Hrs) to 26/10/2025(Midnight)
   TP Cover Period: 27/10/2024(00:00 Hrs) to 26/10/2025(Midnight)
   CPA Cover Period: NA to NA

Nominee Details:

1. **Name of the Nominee:** legal heir
2. **Nominee Age:** 31
3. **Name of Appointee (If Nominee is Minor):**NA
4. **Relationship with Nominee:**Spouse

Restriction of Cover/ Discounts/ Concessions/ Extended Covers:

1. **ARAI Membership Number:** NA
2. **Third-Party Property Damage Cover Restricted to ₹6000 Only:** No
3. **Is Voluntary Deductible Opted:**No
4. **Amount of Deductible Opted:**NA
5. **Vehicle is Fitted With Anti-Theft Device Approved by ARAI:**NA
6. **Add-On Covers Opted:**Repair of Glass, Rubber & Plastic Parts,Depreciation Reimbursement,Loss of personal belongings,Emergency transport and hotel expenses,Key Replacement,Road Side Assistance
7. **PUC Certificate Number and PUC Expiry Date:**NA - NA

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 own Damage Section I of the Policy will stand forfeited.

☑ I hereby give my consent to receive one page Insurance Policy.

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/family members/ associates. I/We shall keep the company informed if we subsequently become a Politically Exposed Person/close relative/family member/associate of Politically Exposed Persons.
   *"Politically Exposed Persons" shall have the meaning assigned to it under Prevention of Money-Laundering (Maintenance of Records) Amendment Rules, 2023 as amended from time to time.

Roadside Assistance: Please Contact On: Toll Free no 1800 266 7780

Add-On UIN Numbers:

Repair of Glass, Rubber & Plastic Parts - UIN : IRDAN108RP0002V01200001/A0005V01200910 (TA 08).
Depreciation Reimbursement - UIN : IRDAN108RP0002V01200001/A0001V01200910 (TA 01).
Loss of personal belongings - UIN : IRDAN108RP0002V01200001/A0054V01201819 (TA 09).
Emergency transport and hotel expenses - UIN : IRDAN108RP0002V01200001/A0055V01201819 (TA 10).
Key Replacement - UIN : IRDAN108RP0002V01200001/A0056V01201819 (TA 15).
Road Side Assistance - UIN : IRDAN108RP0002V01200001/A0022V01201213 (TA 19).

Disclaimer : Insurance is the subject matter of solicitation. For more details on benefits, exclusions, limitations, terms & conditions, please refer sales brochure/policy wordings on www.tataaig.com carefully, before concluding a sale. Add On covers can only be purchased with the base product and on payment of an additional premium. The trade logo displayed above belongs to Tata Sons Private Limited and AIG and is used by TATA AIG General Insurance Company Limited under License.
Purchase of TATA AIG General Insurance Company Limited products are purely on voluntary basis.