Brochure

Bundled Auto Secure - Private Car Policy
(1 Year Term for Own Damage & 3 Years for Third Party)

Introduction

Arranging insurance every year for your private car may be a tedious & stressful task. In the hectic & busy schedule of modern world the chances that you forget to renew is also there which will not only be a violation of law but may land you up in huge loss & liability in case of any accident.

To relieve you from the stress of buying policy every year TATA AIG has brought **Bundled Auto Secure - Private Car Policy (1 Year Term for Own Damage & 3 years for Third Party)** for your brand new vehicle which will have the following additional advantages –

1. Protection from increase in third party premium.
2. Relieving you from remembering the renewal dates.

Product Description

This policy will be covering the vehicle while it is being used

1. Against loss/damages by perils such as fire, lighting, accident, burglary & house breaking, flood, Earthquake, Riot, strike & Malicious damages etc.

2. Against the legal liability to death & bodily injury to any person including the occupant (carried as per the provision of M V Act), property damage of maximum of Rs.7.5 lakhs unless lower amount selected by you along with cost & expenses incurred with the consent of the company

3. The policy will also cover the risk of Personal accident for Rs.15 lakhs for the owner driver if the vehicle is registered in the name of an individual who holds an effective & valid driving license.

Major exclusions of the policy are

- If the vehicle is used for hire or reward, racing, speed testing, reliability trials etc.
- If the vehicle is used outside the geographical area i.e. outside India
- Any consequential loss, wear & tear, Mechanical & electrical breakdown
- Nuclear perils, war & war like operations

Based on your private car's odometer reading, get advantage on premium.**
For more details, please call us on our Customer Support No. 022 6489 8282 or contact your TATA AIG insurance advisor, relationship manager or visit your nearest TATA AIG branch.
**Premium advantage will be subject to kilometer range and eligibility criteria.

Bundled Auto Secure - Private Car Policy (1 Year Term for Own Damage & 3 Years for Third Party)
Add On covers

This policy will also be available with the following add-on covers which, if opted, will enhance the coverage under the policy:

1. Depreciation Reimbursement – Private Car Bundled (IRDAN108RP0006V02201819/A0029V01201819)

In this coverage, the amount of deprecation deducted on the value of parts replaced is covered under own damages claim, under section 1 (own damage) of the policy. However claims under depreciation Cover will be limited to first 2 claims per year during the policy period. However customer has option to select more than 2 claims per year on payment of additional premium. Depreciation Reimbursement offers full claim without any deduction for depreciation, on the value of replaced parts which otherwise have to be borne by you.

Special Conditions applicable to this cover in addition to the General Conditions:

- 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.
- Vehicle is repaired at any of our Authorised Garage/Authorised workshop/Authorised service station

2. Daily Allowance Plus- Private Car Bundled (IRDAN108RP0006V02201819/A0002V01202021)

This cover is applicable if it is shown on the Policy Schedule
If insured Vehicle is damaged by a covered peril mentioned in section 1 (Own damage) of the policy, We will allow compensation in form of –

A) Daily Allowance
OR
B) Courtesy Hire/Car

A) Daily Allowance
We will pay You Daily Allowance to enable you to meet the cost of hired transport to reduce Your inconvenience
Your entitlement of Daily Allowance will start from the following calendar day of Your Vehicle reaching the garage for repair or the day of survey, whichever is later and shall end on the day garage intimates you to take delivery of the Vehicle.
The cover will be available for maximum number of days as mentioned in policy schedule for repair claim. The cover is available in option of 4 days, 6 days, 8 days & 10 days. In case of total loss/ theft of entire vehicle claims, cover limit is up to maximum of 15 days.
Limits of allowance: (IN INR)

Vehicle Segment	**Daily Allowance Limit per day**
Mini	Rs.1000
Compact	Rs.1200
Mid Size	Rs.1500
High End	Rs.3000
MPV SUV	Rs.2000
UHE	Rs.5000

B) Courtesy Hire/Car

We will arrange for the Courtesy/Hire car to reduce Your inconvenience if insured Vehicle is

damaged by a covered peril mentioned in section 1 (Own damage) of the policy.
A Courtesy/Hire car is not intended to be an exact replacement of the insured vehicle in terms of its size, segment, type, value or status.
Courtesy/Hire car will be made available within 24 hours of the insured Vehicle reaching the garage or the time of intimation of claim to us, whichever is later excluding weekends/national holidays, provided time required for repair of vehicle is greater than 24 hrs. If it is a claim for theft of entire vehicle/Constructive total loss/total loss. Company will pay for the Courtesy/Hire car for a maximum period of days as mentioned in policy schedule in case of repair claim and 15 days in case of theft of entire vehicle/total loss claim during the Period of insurance.

Courtesy/Hire Car will be available in 3 options:

i. 8 hrs or 80 kms per day, whichever is less
ii. 10 hrs or 100 kms per day, whichever is less
iii. 12 hrs or 120 kms per day, whichever is less

If You do not want to avail Daily Allowance or Courtesy/Hire Car benefit then We will pay Your cost of travel expenses Rs <*> per day as per daily allowance cover for the period determined as above. In case You opt for travel expenses, terms and conditions of the Company providing it will apply.

What is not covered:
We will not provide You with a Courtesy/Hire car
1. If You are only claiming for windscreen or any other glass damage under section 1 (Own damage) of the policy.
2. If Vehicle is not repaired at our Authorised Garage/Authorised workshop/Authorised service station.
3. If claim under section 1 (Own damage) is not valid and admissible.
4. If time taken for repair is in respect of damages not admissible under section 1 (Own damage) of the policy.
5. Period for which vehicle is stuck for repair for non availability of any part and/or material at garage would be excluded for the purpose of computation of duration for the claim.
6. Time excess if any voluntarily selected by you.

3. Return to Invoice– Private Car Bundled (IRDAN108RP0006V02201819/A0031V02201819)

We will pay the difference between the Insured's Declared Value (IDV) of the insured vehicle and on-road price (including electronic/electrical/non electrical/electronic accessories/bi-fuel kit provided by manufacturer/dealer) of a new vehicle of similar make and model published by manufacturer/dealer in case of total loss/constructive total loss/theft of your vehicle. On-road price shall include registration fees, road tax & Insurance charges. Insurance charges will be limited to the amount arrived at by multiplying the prevailing own damage rate on the date of accident with Insured's Declared Value (IDV) & applicable basic third party premium. For obsolete models, on-road price shall mean last on road price listed by manufacturer/dealer.

Exclusions:

- The Total Loss/CTL and theft claim is not valid and admissible under section 1 of the policy.
- Final investigation report of police confirming the theft of the vehicle in case of theft claim is not submitted to us.

4. No Claim Bonus Protection Cover - Private Car Bundled

(IRDAN108RP0006V02201819/A0032V01201819)

If you file for a claim you forego on your No Claim Bonus. But with no claim bonus protection you get to benefit from certain claims even while you get to keep your No Claim bonus, if bonus accumulated by you is for 2 or more than 2 claim free years and there being no claim in 2 preceding years. So you stay double protected.

Special conditions applicable to this benefit in addition to the general conditions:

- The claim made for damages only to the windscreen glass/rear glass/door glasses sun roof glass, will not be considered as a claim under this benefit.
- The claim only partial theft of accessories/parts will not be considered as a claim under this benefit.
- A claim for theft of entire motor vehicle will not be considered as a Total Loss/Constructive Total Loss for this purpose provided a new motor vehicle is purchased and insured with Us within 90 days of the theft, in which case, We will allow same No claim bonus on New motor vehicle as is shown in the schedule of the policy wording.

5. Repair of Glass, Fibre, Plastic & Rubber Parts - Private Car Bundled (IRDAN108RP0006V02201819/A0033V01201819)

A claim for only Glass/plastic/rubber/fiber part where You opt for repairs rather than replacement, at our authorised workshops/authorised dealers/authorised service stations will not affect Your No Claim Bonus eligibility at the time renewal with Us provided number of such claim does not exceed one and there is no other claim for damage to the vehicle during the period of insurance.

Exclusions: Only painting of parts without any repair involved

6. Loss of personal belongings - Private Car Bundled (IRDAN108RP0006V02201819/A0034V01201819)

Loss of personal belonging covers the loss or damage to your and your family member's personal belongings in the vehicle at the time of loss or damage to the vehicle in excess of Rs. 250. Cover is available for all vehicle age.

Exclusions: Deductible- Rs. 250; Personal belongings for the purpose of this section means items such as clothes and other articles of personal nature likely to be worn, used or carried and includes audio/video tapes, CDs but excludes money, securities, cheques, bank drafts, credit or debit cards, jewellery, lens, glasses, travel tickets, watches, valuables, manuscripts, paintings and items of similar nature.

7. Emergency Transport & Hotel Expenses - Private Car Bundled (IRDAN108RP0006V02201819/A0035V01201819)

If your insured vehicle is immobilized after an accident, Emergency Transport & Medical Expenses offers to pay for the cost of overnight stay and taxi charges for returning back to the place of residence or the nearest city you were travelling to. Cover is available for all vehicle age.

Any claim under this section will be admissible only when there is a valid & admissible claim in respect of the vehicle arising out of the same accident.

8. Key Replacement - Private Car Bundled

(IRDAN108RP0006V02201819/A0036V01201819)

It will cover for the cost of replacing your vehicle keys which are lost or stolen.

Break-in Protection: We will reimburse you for the cost of replacing your locks and keys if Your vehicle is broken into. The covered costs include the labor cost for replacing the lock.

Exclusions: Cost to replace keys to vehicles that is not owned for personal use

9. Engine Secure - Private Car Bundled (IRDAN108RP0006V02201819/A0038V01201819)

This covers repair and replacement expenses for the loss or damage to internal parts of the engine and gear box, transmission or differential assembly provided loss or damage is due to ingress of water in the engine or leakage of lubricating oil from engine /respective assembly i.e. material, which is used up and needs continuous replenishment such as engine oil, gear box oil etc but excluding fuel.
This cover is available for vehicle age upto 5 yrs.
Exclusions:

- Loss or damage covered under manufacturer warranty; recall campaign or forming part of maintenance.
- Any aggravation of loss or damage including corrosion due to delay in intimation to us and/or retrieving the vehicle from water logged area
- Ageing, depreciation, wear and tear.

10. Tyre Secure - Private Car Bundled (IRDAN108RP0006V02201819/A0039V01201819)

This covers repair & replacement expenses arising out of accidental loss or damage to tyres & tubes only, without any damage to the insured vehicle, resulting into bulge, puncture, burst, cut, or damage as specified below. Unused tread depth will be the basis of indemnity under this coverage as specified in the policy.
This cover is available for vehicle age upto 5 yrs.

Exclusions:

- Loss or damage arising out of natural wear & tear including unevenly worn tyres caused by defective steering geometry outside manufacturer's recommended limits or wheel balance, failure of suspension component, wheel bearing or shock absorber.
- Any loss or damage within first 15 days of inception of the policy.
- Any loss or damage occurred prior to inception of the policy.
- Any loss or damage resulting in to total loss of vehicle
- Routine maintenance including adjustment, alignment, balancing or rotation of wheels/tyres/tubes, theft of tyre(s)/tube(s) or its parts accessories without vehicle being stolen or theft of entire vehicle.
- Loss or damage to wheel accessories, any other part or rim.
- If vehicle is not repaired at Authorised garage

11. Consumable Expenses - Private Car Bundled (IRDAN108RP0006V02201819/A0040V01201819)

This addon covers cost of consumables required to be replaced/replenished arising from the accident to the insured vehicle. Consumable for the purpose of this cover shall include engine oil, gear box oil, lubricants, nut & bolt, screw, distilled water grease, oil filter, bearings, washers, clip, break oil, air conditioner gas and items of similar nature excluding fuel. Cover is subject to deductible as mentioned in policy schedule.

Exclusions:

- Any consumable not associated with admissible Own Damage claim under section I (Own Damage) of the policy
- If there is no valid and admissible claim under section I (Own Damage) of the policy.

12. Road Side Assistance - Private Car Bundled (IRDAN108RP0006V02201819/A0041V01201819)

This addon will cover the repair & towing assistance like service for flat tyre, flat battery, repair on the spot, spare key Key Retrieval / Service for Keys Locked Inside, Fuel Support (Emergency Fuel Delivery), arrangement of alternate vehicle and emergency towing assistance.

13. Additional Third-party Property Damage Cover (IRDAN108RP0006V01201819/A0011V01202021)

We will pay for damage to property other than the property belonging to you or held in your trust, custody and control up to the limit specified in your schedule, provided that damage to property is solely and directly caused by accident by the insured vehicle.

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.

14. Misfuelling (IRDAN108RP0006V01201819/A0017V01202021)

The cost of flushing out the wrong/adulterated fuel filled at fuel filling station including replacement of parts damaged due to wrong fueling will be paid. In addition to this the cost of wrong/adulterated fuel up to maximum of Rs.2000/- on submission of bill will also be paid.

Maximum number of claims permissible in a policy period is restricted to one (1).

15. Additional Towing Charges: (IRDAN108RP0006V01201819/A0015V01202021)

It provides additional protection against vehicle towing charges which is over and above what is covered under the policy. This additional Towing Charges can be opted for any amount between Rs. 5,000 to Rs.50,000 in a multiple of Rs 5,000/-. This cover is available maximum limit of Rs. 50,000.

16. Emergency Medical Expenses (IRDAN108RP0006V01201819/A0014V01202021)

We will pay for Emergency Medical Expenses incurred by you for treatment of bodily injury/ies sustained by you/driver/occupant in the vehicle in direct connection with the insured vehicle whilst mounting and dismounting from or driving or travelling in the insured vehicle and caused by violent, accidental external and visible means and required treatment is taken in a hospital/nursing Home.

Exclusions:

- Any expenses related to a sickness, disease or medical disorder not directly consequential to accident.

- Any physiotherapy treatment.

17. Electric Surge Secure (IRDAN108RP0006V02201819/A0013V01202223)

We will pay you for partial or total or constructive total loss, destruction or damage to electric vehicle including charging equipment arising out of arcing, self heating, leakage of electricity or short circuiting including due to ingress of water. Our maximum liability will be limited to Insured Declared Value (IDV) mentioned in the policy schedule.

What is not Covered:

- Loss or damage due to any manufacturing defect.
- Loss arising as a result of failure to follow the manufacturer's instructions.
- Use of batteries, charger and/or accessories not approved specification by the manufacturer.
- When battery is charged not in accordance with manufacturer's instruction.
- Loss or damage to the battery fitted in the vehicle unless cost of the battery is included in IDV or
  endorsed in the policy.
- Conventional SLI (Starting, Lighting and Ignition) battery will not be covered under this Add On.

Special Condition:
In the event of an accident, we will indemnify under this Add On only if sufficient evidence of under carriage damage to battery.

Subject otherwise to terms, conditions, limitations and exceptions of the policy.

18. Depreciation Reimbursement – Battery (IRDAN108RP0006V02201819/A0014V01202223)

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

Deductible is in the form of two options

- Zero deductible
- 5% of claim amount and minimum of Rs. 500 for each and every claim

What is not covered:

- Loss or damage to the battery fitted in the vehicle unless cost of the battery is included in IDV or

endorsed on the policy.

Special Conditions applicable to this cover in addition to the General Conditions:

- Vehicle is repaired at any of our Authorised Garage/Authorised workshop/Authorised

service station.

Subject otherwise to terms, conditions, limitations and exceptions of the policy.

19. Vehicle Loan Protector (IRDAN108RP0006V02201819/A0018V01202122)

In the unfortunate event of death or permanent total disability sustained by Owner-Driver, we will

pay the outstanding vehicle loan amount which is payable by you to financial institution.

Exclusions:

- No compensation shall be payable in respect of death or injury/permanent total disability directly or indirectly wholly or in part arising or resulting from traceable to

a) Intentional self injury, suicide or attempted suicide physical defect or infirmity

b) An accident happening whilst such person is under the influence of intoxicating liquor or drugs

- If the vehicle is a total loss/constructive total loss or theft is reported.
- For more than one covered incident during the policy period.

20. Reinstate Cover - Private Car Bundled (IRDAN108RP0006V02201819/A0004V01202425)

This cover is applicable if it is shown on Your Policy schedule.

What is Covered:

We will pay you for the cost of repair to any one Panel of your vehicle provided that,

- the accidental damage to the Panel has occurred during the policy period caused by perils specified under section 1 of the base policy but could not be reported as per base policy condition immediately after the damage to the Panel for any reason.
- such earlier damage to the Panel is being reported later along with the subsequent Own damage claim under section I of the base policy which is admissible under the base policy.
- such damage to the Panel can be repaired without replacement of any part.
- Our liability is restricted to repair of one Panel only and upto the sum insured of this add on cover.

Special Condition:

- Compulsory deductible and depreciation shall not be applied on claims under this add on cover.
- Damages covered under this add-on shall be payable independent of Own Damage claim under the base Policy.
- Only one claim will be payable under this add on cover during the policy period.
- the panel is repaired at any of our Authorized Garage/Authorized workshop/Authorized service station.

What is not Covered:

- Cost of replacement of parts and stickers, logo, emblems and similar such items.
- If vehicle is not repaired at Authorized Garage/ Authorized workshop/ Authorized service station.

Subject otherwise to terms, conditions, limitations and exceptions of the base policy.

* Please refer policy for detail coverage, terms, conditions and exclusions.

21. Pay As You Drive Add-On - Private Car Bundled (IRDAN108RP0006V02201819/A0015V01202425)

If you have opted this Add-on, You are declaring and agreeing that the insured vehicle shall be driven up to **Maximum Kilometer limit** during the Period of Insurance as mentioned in the policy schedule.
This add-on covers loss of or damaged to insured vehicle under Section I of the base policy provided that the kilometer usage at the time of claim is within the Maximum Kilometer Limit as mentioned in the schedule, subject to grace limit.
Based on the Kilometers Opted, you shall be eligible for a discount on premium of Section I - Loss Of Or Damage To The Vehicle Insured of the Base Policy.
You will have an option to opt for **Top-Up Limit** during the Period of Insurance subject to

a. insured vehicle still being within range of **Kilometers opted**
b. there are no claims made under Section I - Loss Of Or Damage To The Vehicle Insured of the Base Policy
c. satisfactory inspection

Specific Condition

1. Allow inspection: You must make vehicle available for inspection and give full cooperation in the inspection process. You must allow us, and any surveyor, officer or other representative that we authorise, to inspect your insured vehicle's odometer reading, take photographs and/or videos and submit all relevant documents that we will require. The inspection maybe conducted either in person or through online modes provided by Us.
2. Kilometers usage shall be calculated based on difference between the Odometer Reading declared at the inception/renewal of the policy and at the expiry of the Section I- Loss Of Or Damage To The Vehicle Insured of the Base policy.
3. The coverage under Section I- Loss Of Or Damage To The Vehicle Insured of the policy will be available till **Kilometers Opted/Maximum Kilometer Limit** or expiry of Section I- Loss Of Or Damage To The Vehicle Insured of the Base Policy as mentioned in the Policy Schedule, whichever is earlier
4. In the event of loss of or damage to insured vehicle covered under Section I- Loss Of Or Damage To The Vehicle Insured of the policy, the claim under Section I- Loss Of Or Damage To The Vehicle Insured of the Base policy will only be payable if the insured vehicle has not exceeded the **Kilometers Opted** or **Maximum Kilometer Limit**, as applicable. However, this condition will not be applicable in following cases
    a. Total Loss/Constructive Total Loss where it is difficult to retrieve the odometer reading at the time of claim
    b. Theft of the insured vehicle
    c. Any claim under Section II (Liability to Third Party) and Section III (Personal Accident to Owner Driver) of the Policy including Add-Ons applicable to these sections.
5. In case of permanent loss or irretrievability or deletion of the distance travelled information from the Odometer or malfunctioning of the Odometer of the Insured Vehicle, due to action of fortuitous perils that are beyond Your control, the Claim shall be adjudicated at the sole discretion of the Company which will be based on satisfactory investigation and or forensic studies.

Grace Limit

Any claim under Section I- Loss Of Or Damage To The Vehicle Insured after the exhaustion of Kilometers Opted / **Maximum Kilometer Limit** shall not be covered, however, if the vehicle was driven less than or up to the '**Grace Limit**' as mentioned in the Policy Schedule, then the claim may be honored under this add-on once during the Period of Insurance.

Carry Forward of un-used Kilometers

1. At the renewal of the Policy without any break, any unused Kilometers shall be carried forward to next Period of Insurance provided that
    a. It is being opted and agreed.
    b. The insured must approach us within 90 days of expiry of the Section I- Loss Of Or Damage To The Vehicle Insured of the Base policy
    c. Renewal Notice must state the unused KM that shall be carried forward subject to maximum limit as stated in the Policy Schedule
    d. There are no claims made during the Period of Insurance
    e. **Carry Forward Limit** shall not exceed the Kilometers opted and as mentioned in the Policy Schedule
2. In case you opt out of this add-on on renewal, the unused kilometers shall lapse at the expiry of the policy and there shall be no **Carry Forward Limit** in the renewed Policy.
3. There will be no option to carry forward limited / decreased kilometers from eligible **Carry Forward Limit**

Cancellation:

1. Cancellation of this add-on shall follow the same as per the Base Policy.
2. Any attempted or actual, tampering or modification or damage of the Odometer, any misrepresentation, false reporting or wrong reporting of the Odometer reading shall be treated as fraud leading cancellation of the policy subject to cancellation condition mentioned under the Base Policy.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

Sum insured –Insured Declared Value (IDV) –

The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this Policy which is fixed at the commencement of each Period of insurance, for the insured vehicle.

The IDV of the vehicle (and accessories if any fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the vehicle insured at the commencement of insurance/renewal and adjusted for depreciation (as per scheduled below):

The schedule of age-wise depreciation as shown below is applicable for the purpose of Total Loss/Constructive Total Loss (TL/CTL) claims only.

THE SCHEDULE OF DEPRECIATION FOR FIXING IDV OF THE VEHICLE

Age of The Vehicle	% of Depreciation For Fixing IDV
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

IDV of vehicles beyond 5 years of age and of obsolete models of vehicles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the insurer and the insured.

IDV shall be treated as the 'Market Value' throughout the Period of insurance, without any further depreciation for the purpose of Total Loss (TL) / Total Theft of the Insured Vehicle (TT) / Constructive

Total Loss (CTL) claims.

The insured vehicle shall be treated as a CTL if the aggregate cost of retrieval and/or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the IDV of the vehicle.

No Claim Bonus:

a) No Claim Bonus (NCB) can be earned only in the Own Damage section of Policies. For policies covering Liability with Fire and/or Theft Risks, the NCB will be applicable only on the Fire and / or Theft components of the premium. An insured becomes entitled to NCB only at the renewal of a policy after the expiry of the full duration of 12 months.

b) No Claim Bonus, wherever applicable, will be as per the following table.

ALL TYPES OF VEHICLES	% OF DISCOUNT ON OWN DAMAGE PREMIUM
No claim made or pending during the preceding full year of insurance	20%
No claim made or pending during the preceding 2 consecutive years of insurance	25%
No claim made or pending during the preceding 3 consecutive years of insurance	35%
No claim made or pending during the preceding 4 consecutive years of insurance	45%
No claim made or pending during the preceding 5	50%

consecutive years of insurance	

Premium:

The entire premium shall be paid in one installment on or before the date of inception of risk to comply the requirements of Section 64VB of Insurance Act, 1938. Premium payable will depend upon the age of your vehicle, segment such as mini, mid size, compact, MPV SUV, high end etc.

The discounts in premium can be availed for the following features-

- If you are member of Recognized Automobile Association of India.
- If the vehicle is fitted with Anti theft device which is recognized by ARAI.
- If any voluntary excess (self claim bearing limit) has been opted by you.
- If no claim has been lodged under policy in the expiring policy period.

Cancellation of Policy:

I. Cancellation by Insurer

The Company may cancel the policy on the grounds of established fraud, subject to clause III mentioned under this section, by sending seven days' notice by recorded delivery to the insured at insured's last known address and in which case the policy will be cancelled 'ab-initio' with forfeiture of premium and non-consideration of claim, if any.

II. Cancellation by Insured

The policy may be cancelled at any time by the insured without assigning any reason provided no claim has arisen during the Period of Insurance. The insured shall be entitled to a refund of proportionate premium for the unexpired period in the running year and full refund of premium for remaining full policy years (where period of insurance exceeds one year) subject to submission of proof that vehicle is insured elsewhere at least for Liability Only cover and original certificate of insurance.

III. Liability to Third party section of the policy may be cancelled either by the Company or the Insured only on the following grounds:

a. Double Insurance

b. Vehicle not in use anymore because of Total Loss or Constructive Total Loss

on submission of original cancelled Registration Certificate or on providing evidence that the vehicle is insured elsewhere, at least for Liability Only cover on submission of original proof of such insurance. The Company will refund proportionate premium for unexpired period of insurance.

Double Insurance:

When the insured vehicle is covered under another policy with identical cover, then the policy

commencing later may be cancelled by the insured subject to the following.

If a vehicle is insured at any time with two different offices of the same insurer, 100% refund of premium of one policy shall be allowed by cancelling the later of the two policies. However, if the two policies are issued by two different insurers, the policy commencing later shall be cancelled by the insurer concerned and pro-rata refund of premium thereon shall be allowed.

If however, due to requirements of Banks/Financial Institutions, intimated to the insurer in writing, the earlier dated policy is required to be cancelled, then refund of premium will be allowed after retaining premium on pro-rate basis for the period the policy was in force prior to cancellation.

In either case, no refund of premium shall be allowed for such cancellation if any claim has arisen on either of the policies during the period when both the policies were in operation, but prior to cancellation of one of the policies.

Compulsory Deductible (applicable for each & every claim):

CC Band	Compulsory Deductible
Private Car with CC <=1500	1000/-
Private Car with >1500	2000/-

How do you lodge a claim with US?

The insured / claimant will intimate claim to TATA AIG via -

I. Call Centre:
   - Customer Support No. 022 6489 8282
   - Email - general.claims@tataaig.com
   - Website – www.tataaig.com

II. Insured or claimant shall furnish immediate loss details, which shall include details of the loss event, location of the loss, location of the damaged vehicle, and names and telephone numbers of contact personnel

III. 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.

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.

In case of vehicle theft, a police complaint has to be filed immediately after the loss. 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. Place & Contact Details of the person at the loss location

Note: The above list is only indicative. You may be asked for additional documents. For more details, please refer to the intimation cum preliminary claim form.

Note: Above mentioned documents are primary documents which need to be provided at the time of claim. Other documents can be called for as per the treatment undergone

Customer Grievance Redressal Policy

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 **Customer Support No**. **022 6489 8282** 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: https://bimabharosa.irdai.gov.in/.

This Policy is subject to IRDAI (protection of Policyholder's Interests, Operations and Allied Matters of Insurers) Regulations, 2024

Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015

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.

Disclaimer: "Insurance is the subject matter of the solicitation". This is a summary of the product features, exclusions, limitations and conditions. For more details on benefits, exclusions, limitations, terms & conditions, please refer policy wordings carefully, before concluding a sale. 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

Section 64VB of the Insurance Act,1938 –

"Commencement of risk cover under the policy is subject to receipt of payable premium by TATA AIG General Insurance Company Limited".

TATA AIG General Insurance Company Limited

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