



## Brochure

### Auto Secure - Private Car Package Policy

#### Introduction

Your personal car is not only a high value possession but a necessity also. Apart from comfort & exclusiveness it gives freedom to your movement whether for your day to day work or going for a long drive with your family. Unforeseen accidents do lead to damage resulting in huge expenses. Why to worry about such expenses or even the vehicle getting stolen, when you have the private car insurance policy from Tata AIG General Insurance Company Limited

To protect against such unpleasant situations you need a Insurance policy which covers the car against the losses caused due to fire, theft, explosions, burglary, riots, strikes, earthquake, flood, cyclones, accidental external means, malicious acts and terrorist activities.

#### Product Description

##### **I. Loss of or Damage to the Vehicle Insured:**

The Company will indemnify the Insured against loss or damage to the vehicle insured hereunder and/or its accessories whilst thereon:

- i. by fire, explosion self-ignition or lightning;
- ii. by burglary, housebreaking or theft;
- iii. by riot and strike;
- iv. by earthquake (Fire and Shock Damage);
- v. by flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost;
- vi. by accidental external means;
- vii. by malicious act;
- viii. by terrorist activity;
- ix. whilst in transit by road rail inland - waterway lift elevator or air;
- x. by landslide, rockslide.

Subject to deduction for depreciation at the rates mentioned below in respect of parts replaced:

Subject to a deduction for depreciation at the rates mentioned below in respect of the parts replaced	
1. For All Rubber/ Nylon/ Plastic Parts, tyres, tubes and batteries	50%
2. For Fibre glass components	30%
3. For All Parts made of Glass	NIL
4. Rate of depreciation for all other parts including wooden parts will be as per following schedule	
Age of the vehicle	% of Depreciation
Not Exceeding 6 months	NIL
Exceeding 6 months but not exceeding 1 year	5%

Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 year but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 10 years	40%
Exceeding 10 years	50%
5. Rate of depreciation for painting: In the case of painting, depreciation rate of 50% shall be applied only on the material cost of total painting charges. In case of a consolidated bill for painting charges, the material component shall be considered as 25% of the total painting charges for the purpose of applying the depreciation.	
6. In the case of repair, no depreciation shall be deducted on Non-OEM (Original Equipment Manufacturer)/ Non-OES (Original Equipment Supplier) parts that are used in repairs	

The Company shall not be liable to make any payment in respect of:

- Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages;
- Damage to tyres and tubes unless the vehicle is damaged at the same time in which case the liability of the Company shall be limited to 50% of the cost of replacement
- Any accidental loss or damage suffered whilst the Insured or any person driving the vehicle with the knowledge and consent of the Insured is under the influence of intoxicating liquor or drugs.

In the event of the vehicle being disabled by reason of loss or damage covered under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and redelivery to the insured but not exceeding in all Rs. 1500/- in respect of any one accident.

The insured may authorize the repair of the vehicle necessitated by damage for which the Company may be liable under this Policy provided that:

- the estimated cost of such repair including replacements, if any, does not exceed Rs. 500/-;
- the company is furnished forthwith with a detailed estimate of the cost of repairs; and
- the Insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

#### **SUM INSURED - INSURED'S 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 / policy year (where period of insurance exceeds one year), as the case may be, 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**

<b>Age of The Vehicle</b>	<b>% of Depreciation For Fixing IDV</b>
<b>Not exceeding 6 months</b>	5%
<b>Exceeding 6 months but not exceeding 1 year</b>	15%
<b>Exceeding 1 year but not exceeding 2 years</b>	20%
<b>Exceeding 2 years but not exceeding 3 years</b>	30%

<b>Exceeding 3 years but not exceeding 4 years</b>	40%
<b>Exceeding 4 years but not exceeding 5 years</b>	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 / policy year (where period of insurance exceeds one year), as the case may be, without any further depreciation for the purpose of Total Loss (TL) / 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.

## II. Liability To Third Parties

Subject to the limits of liability as laid down in the Schedule hereto the Company will indemnify the Insured in the event of an accident caused by or arising out of the use of the vehicle against all sums which the insured shall become legally liable to pay in respect of:

- i. death of or bodily injury to any person including occupants carried in the vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor Vehicles Act, the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured.
- ii. damage to property other than property belonging to the insured or held in trust or in the custody or control of the Insured.

## III. Personal Accident Cover for Owner Driver:

The company undertakes to pay compensation as per the following scale for bodily injury/death sustained by the owner-driver of the vehicle, in direct connection with the vehicle insured or whilst driving or mounting into/dismounting from the vehicle insured or whilst travelling in it as a co-driver, caused by violent, accidental, external and visible means which independent of any other cause shall within six calendar months of such injury result in:

<b>Details of Injury</b>	<b>Scale of Compensation</b>
i) <b>Death</b>	100%
ii) <b>Loss of two limbs or sight of two eyes or one limb and sight of one eye</b>	100%
iii) <b>Loss of one limb or sight of one eye</b>	50%
iv) <b>Permanent Total Disablement from injuries other than named above</b>	100%

Compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of Rs.15 lakhs during any one period of insurance

## GENERAL EXCEPTIONS

The Company shall not be liable under this policy in respect of

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
  - a. being used otherwise than in accordance with the 'Limitations as to Use' or
  - b. 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.
  - a. any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.
  - b. 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;
5. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material;
6. Any accidental loss or damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental loss or damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.

### **Add-Ons**

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**

**UIN: IRDAN108RP0002V01200001/A0001V01200910**

We will pay you the amount of depreciation deducted on the value of parts replaced under own damage claim, lodged under own damage section of the policy. We will pay for the first 2 claims reported to Us during the Period of insurance.

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 Authorized Garage/Authorized workshop/authorized service station.

#### **2. Daily Allowance Plus**

**UIN: IRDAN108RP0002V01200001/A0001V01202021**

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

**UIN: IRDAN108RP0002V01200001/A0052V02201819**

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**

**UIN: IRDAN108RP0002V01200001/A0053V01201819**

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. So you stay double protected. Not more than 1 own damage claim is registered in the current period of insurance.

**5. Additional Third-party Property Damage Cover**

**UIN: IRDAN108RP0002V01200001/A0003V01202021**

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.

**6. Repair of Glass, Fibre, Plastic & Rubber Parts**

**UIN: IRDAN108RP0002V01200001/A0005V01200910**

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:**

Cost of painting of parts without any other repair associated with these parts

**7. Loss of personal belongings**

**UIN: IRDAN108RP0002V01200001/A0054V01201819**

Loss of personal belonging covers the loss or damage to you 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.

**Exclusions:**

Money, securities, cheques, bank drafts, credit or debit cards, jewellery, lens, glasses, travel tickets, watches, valuables, manuscripts, paintings, laptops and items of similar nature.

**8. Emergency Transport & Hotel Expenses**

**UIN: IRDAN108RP0002V01200001/A0055V01201819**

If your 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.

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

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.

#### **9. Key Replacement**

**UIN: IRDAN108RP0002V01200001/A0056V01201819**

1. Key Replacement – We will reimburse You for the cost of replacing your vehicle keys which are lost or stolen.
2. 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

#### **10. Engine Secure**

**UIN: IRDAN108RP0002V01200001/A0058V01201819**

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.

**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.

#### **11. Tyre Secure**

**UIN: IRDAN108RP0002V01200001/A0059V01201819**

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.

**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.

#### **12. Consumable Expenses**

**UIN: IRDAN108RP0002V01200001/A0085V01201819**

This 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.

**Exclusions:**

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

### **13. Road Side Assistance**

**UIN: IRDAN108RP0002V01200001/A0022V01201213**

It's a service facilitated to take care of your vehicle and your worries in an unfortunate event of your vehicle meeting with an accident or breakdown. Under this, we provide wide range of services in form of assistance for your help within the covered geographical territory.

Some of the benefits are as follows:

- Service for Flat Tyre
- Flat Battery – Jump Start Service
- Repair on the Spot
- Fuel Support (Emergency Fuel Delivery)
- Emergency Towing Assistance
- Spare Key Retrieval/Service for Key Locked Inside
- Continuation/Return Journey (Taxi Support)
- Emergency Message service
- Pick up for repair vehicle
- Hotel Accommodation

Exclusions: The services would not be provided under following conditions:

- Loss of or Damage to luggage or other personal effects that might occur during the services performance.
- Vehicles should not be used for the purpose of racing, rallying, motor-sports, or in any instance where the vehicle is not being used /driven in accordance with applicable laws and regulations.

### **14. Misfuelling**

**UIN: IRDAN108RP0002V01200001/A0004V01202021**

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:**

**UIN: IRDAN108RP0002V01200001/A0009V01202021**

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**

**UIN: IRDAN108RP0002V01200001/A0008V01202021**

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**

**UIN: IRDAN108RP0002V01200001/A0009V01202223**

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 Allowance – Battery**

**UIN: IRDAN108RP0002V01200001/A0010V01202223**

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**

**UIN: IRDAN108RP0002V01200001/A0017V01202122**

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.

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

### **Cancellation of Policy:**

#### **I. Cancellation by Insurer**

a) 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.

### **Deductible**

The Company shall not be liable for each and every claim under Own Damage Section of this Policy in respect of the deductible stated in the Schedule.

### **How do you lodge a claim with US?**

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

- I. Call Centre:
  - Toll Free Number– 18002667780
  - Email - [general.claims@tataaig.com](mailto:general.claims@tataaig.com)
  - Website - [www.tataaig.com](http://www.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.

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
- Note: The above list is only indicative. You may be asked for additional information.

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

### **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.

“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.

“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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