

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.

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause No.												
1.	Name of Insurance Product	Auto Secure Asset Policy													
2.	Unique Identification Number (UIN) allotted by IRDAI	IRDAN108RP0006V01202324													
3.	Structure	Basis of Sum Insured: Indemnity													
4.	Interests Insured	Unregistered Two or more Wheeled Battery Electric Vehicle (BEV)													
5.	Sum Insured / Motor Insured Declared Value Scope	<p>Section I.1 – Loss of Or Damage to The Asset Insured:</p> <p>The IDV (Insured Declared Value) of the asset (and side car accessories, if any, fitted to the Asset) 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 Asset over 5 years old and obsolete models, the IDV is determined by agreement between the Insurer and Insured.</p> <p>The IDV is considered the 'Market Value' throughout 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, an Insured Asset is considered a CTL if the cost of retrieval and/or repair exceeds 75% of its IDV.</p> <p>Illustration - IDV Calculation</p> <table border="1"> <tbody> <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 Asset</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> </tbody> </table>	A	Ex-showroom price (as on date of purchase)	₹1,00,000	B	Age of the Asset	1 year	C	Year of Registration	May, 2023	D	Proposed Policy inception date/month	June, 2024	Section I.1 – Loss of or Damage to The Asset Insured
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TATA AIG GENERAL INSURANCE COMPANY LIMITED

Registered office: Peninsula Business Park, Tower A, 15th Floor, G.K Marg, Lower Parel, Mumbai - 400013, Maharashtra, India

24*7 Toll free No.: 1800 266 7780 • Email: customersupport@tataaig.com • Website: www.tataaig.com

IRDA of India Registration No.: 108 • CIN: U85110MH2000PLC128425 • Auto Secure Asset Policy UIN: UIN: IRDAN108RP0006V01202324

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		<p>Section I.2: Public Liability (if Opted and shown in the Policy Schedule)</p> <p>Our liability under this section shall not exceed the Sum Insured mentioned in Policy Schedule arising out of any Accident(s) under (i) to (iv) below and in the aggregate during any one period of insurance.</p> <table border="1"> <thead> <tr> <th>Nature of injury</th> <th>Maximum Liability</th> </tr> </thead> <tbody> <tr> <td>i) Death</td> <td>100%</td> </tr> <tr> <td>ii) Grievous hurt</td> <td>50%</td> </tr> <tr> <td>iii) Bodily injury not involving grievous hurt</td> <td>₹25,000</td> </tr> <tr> <td>iv) Damages to property</td> <td>₹1,00,000</td> </tr> </tbody> </table>	Nature of injury	Maximum Liability	i) Death	100%	ii) Grievous hurt	50%		iii) Bodily injury not involving grievous hurt	₹25,000	iv) Damages to property	₹1,00,000
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6.	Policy Coverage	<p>1. Loss or Damage to Asset Insured The Company will cover losses caused to the Asset and/or its accessories while fitted on the Asset due to:</p> <ul style="list-style-type: none"> (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 	Section I.1 – Loss of or Damage to the Asset Insured
		<p>2. Public Liability (if Opted and shown in the Policy Schedule) The Company will indemnify against legal liabilities with respect to the following arising out of accident of Insured Asset:</p> <ul style="list-style-type: none"> a) Death of or bodily injury to any person including occupants carried in the Insured Asset caused by or arising out of the use of the Insured Asset. b) Damage to property other than property belonging to the Insured or held in trust or in the custody or control of the Insured. 	Section I.2 – Public Liability
		<p>3. Personal Accident Cover for Insured (if opted and shown in the Policy Schedule) The Company will compensate for bodily injury/ death sustained by the Insured of the asset up to ₹2 Lakhs during any one period of insurance.</p>	Section I.3 - Personal Accident Cover for Insured

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7.	Available Add on for the said Product	<p>The below add-ons shall be applicable (if opted by you and mentioned in the Policy Schedule)</p> <ol style="list-style-type: none"> <p>1. Depreciation Allowance The Company will pay you the amount of depreciation deducted on the value of parts replaced under Own Damage claim up to number of claims opted during the period of insurance.</p> <p>2. 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, emergency towing, SMS relays, taxi support for continuation/return journeys, hotel accommodation, ambulance arrangement and medical referral.</p> <p>3. Return to invoice If your Two-Wheeler is a Total Loss/Constructive Total Loss (CTL) after an accident or is stolen during the Insurance period and not recovered, the Company will pay the difference between the amount you receive under Section I (Own Damage) of the policy and the purchase price of the Asset as confirmed in the invoice of sale OR the current replacement price of new Asset in case exactly same make/model is available, whichever is less.</p> <p>4. 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.</p> <p>5. Emergency Medical Expenses The Company will cover emergency medical expenses for treatment of bodily injuries</p> 	

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		<p>sustained by you, the driver, or occupants while mounting, dismounting, driving, or traveling in the Insured Asset. The injuries must be caused by violent, accidental, external, and visible means, with treatment taken in a hospital or nursing home.</p> <p>Add-On Limits and Deductibles</p> <table border="1"> <thead> <tr> <th>Sr. No</th> <th>Add-On</th> <th>Sum Insured/ limits (in ₹)</th> <th>Deductible</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Road Side Assistance</td> <td>-</td> <td>-</td> </tr> <tr> <td>2.</td> <td>Depreciation Allowance</td> <td>IDV</td> <td>-</td> </tr> <tr> <td>3.</td> <td>Return to invoice</td> <td>Difference between IDV and invoice of sale OR current replacement price of new asset</td> <td>-</td> </tr> <tr> <td>4.</td> <td>Electric Surge Secure</td> <td>IDV</td> <td>-</td> </tr> <tr> <td>5.</td> <td>Emergency Medical Expenses</td> <td>Min:10,000 Option to avail higher limit in multiples of 5,000</td> <td>-</td> </tr> </tbody> </table> <p>For complete list of detailed terms, exclusions & conditions, please refer policy wordings.</p>	Sr. No	Add-On	Sum Insured/ limits (in ₹)	Deductible	1.	Road Side Assistance	-	-	2.	Depreciation Allowance	IDV	-	3.	Return to invoice	Difference between IDV and invoice of sale OR current replacement price of new asset	-	4.	Electric Surge Secure	IDV	-	5.	Emergency Medical Expenses	Min:10,000 Option to avail higher limit in multiples of 5,000	-	
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8.	Loss Participation	Compulsory Deductible under 'Loss of or Damage to The Asset Insured': ₹ 200																									
9.	Exclusions	<ol style="list-style-type: none"> Any accidental loss or damage and/or liability caused sustained or incurred outside the Geographical Area. Any claim arising out of any contractual liability; 	Section II: General Exceptions																								

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		<ol style="list-style-type: none"> 3. Any accidental loss or damage and/or liability caused sustained or incurred whilst the Asset Insured herein is being used otherwise than in accordance with the 'Limitations as to Use'. 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. 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 liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof. 7. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material; 8. Any accidental loss or damage and/or liability directly or indirectly or proximately or remotely occasioned by or 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, confiscation, commandeering, requisition or destruction of or damage to property by order of the 	

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		<p>government de jure or de facto or by any public authority or by any direct or indirect consequences of any of the said occurrences and in the event of any claim hereunder the Insured shall prove that the accidental loss 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.</p> <p>This exclusion also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to the above.</p> <p>In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect</p> <p>9. Any accidental loss damage or liability directly or indirectly caused by or contributed to by or arising out of deliberate, willful or intentional non-compliance of any Statutory provision</p> <p>10. Any accidental loss, damage, or liability arising from fines, penalties, punitive or exemplary damages, or any other losses that come from multiplying compensatory damages, whether directly or indirectly caused by them</p> <p>11. DEDUCTIBLE: The Company shall not be liable for each and every claim under Section - I (Loss of or Damage to the Asset Insured) of this Policy in respect of the deductible stated in the Schedule.</p>	

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10.	Special Conditions and Warranties (if any)	<ol style="list-style-type: none"> 1. Return to Invoice <ol style="list-style-type: none"> a. The finance company/bank whose interest is endorsed on the policy must agree in writing for settlement of claim under this coverage. 	
11.	Admissibility of Claim	<ol style="list-style-type: none"> 1. You shall take all reasonable steps to safeguard the Asset 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 Asset Insured shall not be left unattended without proper precautions being taken to prevent further damage or loss. If the Asset Insured 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, 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. 	

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause No.															
		<p>Sample Claims Calculation:</p> <table border="1"> <tr> <td data-bbox="513 421 555 465">A</td> <td data-bbox="560 421 1074 465">Gross Assessed Liability</td> <td data-bbox="1078 421 1257 465">₹10,000</td> </tr> <tr> <td data-bbox="513 465 555 510">B</td> <td data-bbox="560 465 1074 510">Less: Depreciation (if applicable)</td> <td data-bbox="1078 465 1257 510">(₹2,000)</td> </tr> <tr> <td data-bbox="513 510 555 555">C</td> <td data-bbox="560 510 1074 555">Net Assessed Liability (A-B)</td> <td data-bbox="1078 510 1257 555">₹8,000</td> </tr> <tr> <td data-bbox="513 555 555 600">D</td> <td data-bbox="560 555 1074 600">Less: Compulsory Deductible</td> <td data-bbox="1078 555 1257 600">(₹2,000)</td> </tr> <tr> <td data-bbox="513 600 555 645">E</td> <td data-bbox="560 600 1074 645">Net payable amount (C-D)</td> <td data-bbox="1078 600 1257 645">₹6,000</td> </tr> </table>	A	Gross Assessed Liability	₹10,000	B	Less: Depreciation (if applicable)	(₹2,000)	C	Net Assessed Liability (A-B)	₹8,000	D	Less: Compulsory Deductible	(₹2,000)	E	Net payable amount (C-D)	₹6,000	
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12.	Policy Servicing - Claim Intimation and Processing	<p>The Insured / Claimant may intimate claim to TATA AIG via-</p> <ul style="list-style-type: none"> • 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 <p>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.</p> <p>Please keep the following information ready when you call the call centre:</p> <ol style="list-style-type: none"> 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 Asset <p>Note: The above list is only indicative. You may be asked for additional information.</p> <ul style="list-style-type: none"> • Details of designated Company Officials to be contacted in time of claim 																

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		<p>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.</p> <ul style="list-style-type: none"> • Details of procedure to be followed for Cashless service as well as for reimbursement of claim <ul style="list-style-type: none"> • Intimation of claim to TATA AIG through various mediums available (Website – www.tataaig.com, TATA AIG App, WhatsApp - Send “Hi” on “9136160375”, TATA AIG Customer App on Google play & Apple store) • 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. Tentative list of documents is noted below: <ol style="list-style-type: none"> a) Claim Form (in prescribed format duly filled and signed) b) Registration certificate of the vehicle. (Self-Attested by Insured/verification when required) c) Driving license of the person driving the vehicle at the time of accident. (Self-Attested by Insured/ verification when required) d) FIR – (In case of Third-party injuries / Property Damage/major losses) e) Permit Copy (Commercial Vehicle only) 	

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause No.
		<p>f) Fitness Certificate (Commercial Vehicle only)</p> <p>g) Load Challan (Commercial Vehicle only)</p> <p>h) Theft losses: All the documents as mentioned above along with Police final/untraced report.</p> <p>i) Repair Bills/Supporting Documents & receipts post repair.</p> <p>The Company may ask for additional information/documents for verification of facts related to your claim, if required</p> <ul style="list-style-type: none"> 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. <p>Turn Around Time (TAT) for claims settlement</p> <p>All claims shall be settled within 7 working days of the receipt of all relevant documents, including original bills & clarifications, if any.</p> <ul style="list-style-type: none"> Escalation Matrix when TAT is not satisfied <p>The Company is committed to extend the best possible services to its customers. However, if you are not satisfied with our</p>	

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		<p>services and wish to lodge a complaint, please feel free to email to the customer service desk at customersupport@tataaig.com. After investigating the matter internally and subsequent closure, the Company will send our response within a period of 10 days from the date of receipt of the complaint by the Company or its office in Mumbai. In case the resolution is likely to take longer time, the Company will inform you of the same through an interim reply.</p> <p>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.</p> <p>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).</p>	

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13.	Grievance Redressal and Policyholders Protection	<p>The Company is committed to extend the best possible services to its customers. However, if you are not satisfied with our services and wish to lodge a complaint, please feel free to contact us through below channels:</p> <p>Email us at customersupport@tataaig.com</p> <p>Write to: Customer Support, TATA AIG General Insurance Company Limited Peninsula Business Park, Tower A, 15th Floor, Ganpatrao Kadam Marg, Lower Parel, Mumbai- 400 013, Maharashtra, India</p> <p>Visit the Servicing Branch mentioned in the Policy Document</p> <p>Nodal Officer</p> <p>Please visit our website at www.tataaig.com to know the contact details of the Nodal Officer for your servicing branch. After investigating the grievance internally and subsequent closure, the Company will send our response within a period of 10 days from the date of receipt of the complaint by the Company or its office in Mumbai. In case the resolution is likely to take longer time, the Company will inform you of the same through an interim reply.</p> <p>Grievance Redressal Procedure:</p> <p>Our grievance redressal procedure and details about ombudsman are available at the company website www.tataaig.com</p> <p>Grievance may also be lodged at IRDAI Integrated Grievance Management System (https://bimabharosa.irdai.gov.in/)</p>	

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14 .	Obligations of the Policyholder	<ol style="list-style-type: none"> 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 Asset 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 Asset details such as Class of Vehicle, KW, Make, Model, Variant. 	

Disclaimer: For more details on benefits, exclusions, limitations, terms & conditions, please refer to the policy wordings on www.tataaig.com carefully. 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.

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