

Customer Information Sheet/Know Your Policy

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

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause No.
1.	Name of the Insurance Product	Auto Secure - Liability Only Policy	
2.	Unique Identification Number (UIN) allotted by IRDAI	IRDAN108RP0008V01200001	
3.	Structure	Basis of Sum Insured: Modified Indemnity	
4.	Interests Insured	Private Car / Two Wheeler / Commercial Vehicle as mentioned in the Policy Schedule	
5.	Sum Insured / Motor Insured Declared Value Scope	<ol style="list-style-type: none"> Liability to Third-Parties: Not applicable Personal Accident Cover for Owner-Driver: ₹15 lakhs - Benefit payment as provided under Section 6 (Policy Coverage) 	
6.	Policy Coverage	<ol style="list-style-type: none"> Liability to Third-Parties The Company will indemnify the Insured for all sums, including claimant's costs and expenses, for which the Insured becomes legally liable due to an accident arising from the use of the motor vehicle anywhere in India, including: <ol style="list-style-type: none"> Death or Bodily Injury: Compensation for death or bodily injury to any person, as required by the Motor Vehicles Act. Property Damage: Compensation for damage to property not owned by the Insured or held in trust or in the custody or control of the Insured, up to the limit specified in the Policy Schedule. 	Section I – Liability to Third-Parties

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 - Liability Only Policy UIN: IRDAN108RP0008V01200001

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause No.										
		<p>The detailed wording of this section has been provided alongside the Policy Schedule.</p> <p>2. Personal Accident Cover for Owner-Driver (If opted and shown in your Policy Schedule):</p> <p>The Company agrees to provide coverage according to the following scale for bodily injury or death sustained by the Owner-Driver of the vehicle, resulting from violent, accidental, external, and visible causes. This compensation will be paid if the injury, occurring within six calendar months, directly leads to:</p> <table border="1" data-bbox="504 958 1262 1552"> <thead> <tr> <th data-bbox="504 958 1015 1066">Nature of Injury</th> <th data-bbox="1015 958 1262 1066">Scale of Compensation</th> </tr> </thead> <tbody> <tr> <td data-bbox="504 1066 1015 1167">i) Death</td> <td data-bbox="1015 1066 1262 1167">100% of Sum Insured</td> </tr> <tr> <td data-bbox="504 1167 1015 1308">ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye</td> <td data-bbox="1015 1167 1262 1308">100% of Sum Insured</td> </tr> <tr> <td data-bbox="504 1308 1015 1408">iii) Loss of one limb or sight of one eye</td> <td data-bbox="1015 1308 1262 1408">50% of Sum Insured</td> </tr> <tr> <td data-bbox="504 1408 1015 1552">iv) Permanent Total Disablement from injuries other than named above</td> <td data-bbox="1015 1408 1262 1552">100% of Sum Insured</td> </tr> </tbody> </table> <p>No payment will be made for any injury other than those specified in the table above under this section.</p> <p>The detailed wording of this section has been provided alongside the Policy Schedule.</p>	Nature of Injury	Scale of Compensation	i) Death	100% of Sum Insured	ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100% of Sum Insured	iii) Loss of one limb or sight of one eye	50% of Sum Insured	iv) Permanent Total Disablement from injuries other than named above	100% of Sum Insured	<p>Section II – Personal Accident Cover for Owner-Driver</p>
Nature of Injury	Scale of Compensation												
i) Death	100% of Sum Insured												
ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100% of Sum Insured												
iii) Loss of one limb or sight of one eye	50% of Sum Insured												
iv) Permanent Total Disablement from injuries other than named above	100% of Sum Insured												

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7.	Add-On for the said Product	Not applicable under this Policy.	
8.	Loss Participation	Not applicable under this Policy.	
9.	Exclusions	<p>The Company shall not be liable under this Policy in respect of:</p> <ol style="list-style-type: none"> 1. Any Accidental Loss or Damage and/or liability caused sustained or incurred outside the Geographical Area unless opted for. 2. As per the defences available in the Motor Vehicles Act, 2019. 3. If the Policy is obtained by non-disclosure of any material fact or by representation of any fact which was false in some material particular. 4. Any fraud committed by the Insured/Insured's representative or acquaintance. 5. Any claim arising out of any contractual liability; 6. The vehicle being used otherwise than in accordance with the 'Limitations as to Use' or being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause. 7. Except so far as is necessary to meet the requirements of the Motor Vehicles Act, the Company shall not be liable in respect of death arising out of and in the course of employment of a person in the employment of the Insured or in the employment of any person who is indemnified under this Policy or bodily injury sustained by such person arising out of and in the course of such employment. 	General Exceptions

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		<p>8. Except so far as is necessary to meet the requirements of the Motor Vehicles Act, the Company shall not be liable in respect of death or bodily injury to any person (other than a passenger carried by reason of or in pursuance of a contract of employment) being carried in or upon or entering or mounting or alighting from the motor vehicle at the time of the occurrence of the event out of which any claim arises.</p> <p>9. Any 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 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>10. Any liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.</p>	
10.	Special Conditions and Warranties (If Any)	Not applicable	

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Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause No.
11.	Admissibility of Claim	<p>For Liability to Third-Party:</p> <p>Third-Party Claims will be payable in accordance with the terms and conditions of the policy and subject to the provisions of the Motor Vehicles Act, 2019, the Central Motor Vehicles Rules, 1989, the Employees' Compensation Act, 1929, and any other applicable laws.</p> <p>For Personal Accident Cover For Owner-Driver:</p> <ol style="list-style-type: none"> 1. You must notify us of any actual or potential loss immediately after it occurs or as soon as reasonably possible. 2. The Company will not cover claims arising from or related to intentional self-injury, suicide, attempted suicide, physical defects, or infirmities. 3. The Company will not cover any expenses resulting from an accident that occurs while you are under the influence of alcohol or drugs. 4. The Owner-Driver must be the registered owner of the Vehicle Insured under this Policy. 5. The Owner-Driver must be the Insured person named in this Policy. 6. The Owner-Driver must hold a valid and effective driving license as required by the Motor Vehicles Act, 2019, and the Central Motor Vehicles Rules, 1989. <p>Sample Claims Calculation for Personal Accident Cover for Owner-Driver:</p> <p>The claims paid is as per the benefit schedule mentioned in Point No. 6 - Policy Coverage</p>	

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause No.
12.	Policy Servicing - Claim Intimation and Processing	<p>For Liability to Third-Party:</p> <p>The Insured, his/her legal representatives, or acquaintances or authorised signatory is expected to notify TATA AIG General Insurance Company Limited of any Third-Party Liability claim using the provided email along with the vehicular documents, the driving license of the driver operating the Insured Vehicle at the time of the accident, and a copy of the police complaint, if available.</p> <p>The Insured must then provide all necessary information and assistance as required by the Company. Any letters, claims, writs, summons, processes, or copies thereof received by the Insured must be promptly forwarded to either the policy servicing branch or the nearest branch of TATA AIG General Insurance Company Limited.</p> <p>Email: general.claims@tataaig.com</p> <p>For Personal Accident for Owner-Driver Section:</p> <p>The Insured/Insured's legal representative 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.</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 	

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause No.
		<p>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</p> <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: Once the claim is registered, SMS/Email/WhatsApp communication is sent to Insured on the Mobile Number/Email ID registered in Policy providing the name and contact details of Company Official to be contacted for any concerns/queries regarding the claim. Details of procedure to be followed for Cashless Service as well as for Reimbursement of Claim: <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: 	

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Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause No.
		<p>a) Claim Form (In prescribed format duly filled and signed)</p> <p>b) Registration Certificate of the vehicle. (Self-Attested by Insured / verification when required)</p> <p>c) Driving license of the person driving the vehicle at the time of accident. (Self-Attested by Insured / verification when required)</p> <p>d) FIR - (In case of Third-Party Injuries/Property Damage/major losses)</p> <p>e) Permit Copy (Commercial Vehicle only)</p> <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. 	

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		<ul style="list-style-type: none"> • 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. • Turnaround Time (TAT) for claims settlement: All claims shall be settled within 7 working days of the receipt of all relevant documents, including original bills & clarifications, if any. • Escalation Matrix when TAT is not satisfied: 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 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. 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 	

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		<p>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:</p> <p>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</p> <p>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.ciains.co.in/Ombudsman).</p>	
13.	Grievance Redressal and Policyholders Protection	<p>(A) Policy related issues:</p> <p>At TATA AIG General Insurance Company Limited, the company are dedicated to providing exceptional service to our customers. If you are dissatisfied with our services and wish to lodge a complaint, please use the following channels:</p> <ul style="list-style-type: none"> • Email Us: Reach out to us at customersupport@tataaig.com • Write to us at: Send your written complaints 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 	

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		<ul style="list-style-type: none"> • Visit Us: You may also visit the servicing branch listed in your policy document for assistance. • Nodal Officer: 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. • Grievance Redressal Procedure: Our Grievance Redressal Procedure and details about Ombudsman are available at the Company website www.tataaig.com. Grievance may also be lodged at IRDAI Integrated Grievance Management System (https://bimabharosa.irdai.gov.in/). <p>(B) Third-Party Claim related issues: As per the procedures of law.</p>	
14.	Obligations of the Policyholder	The Policyholder should promptly notify their insurance company of any accident or incident that could result in a Third-Party Claim. This notification should be made as soon as possible, ideally within 48 hours. This helps the Insurer to start investigating the matter and to provide support. The Insured or representative should provide all relevant details about the accident, including the names and contact information of any witnesses, details of the Third-Party involved, and the nature of the damages or injuries.	

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		<p>In the event of a Third-Party claim where the Insured Vehicle is implicated, the Policyholder should submit any evidence that proves the vehicle was not at the accident scene, such as GPS records, surveillance footage, or witness statements. This helps substantiate the claim that the vehicle was at a different location. Further they should gather and present any evidence that proves the false implication, such as eyewitness statements, photographs, or CCTV footage that shows the vehicle was not at fault.</p> <p>The Policyholder should gather and submit any evidence that supports the Policyholder's claim that the identified driver is not known to them and that the vehicle was not driven by the identified driver. This may include proof of the vehicle's location or other relevant documentation. Further, the Policyholder should provide any necessary information such as proof of the driver's identity or details about who had access to the vehicle at the time.</p> <p>The Policyholder should ensure that all statements and information provided to the insurer and legal authorities are accurate and truthful. Avoid making misleading or false statements.</p> <p>The Policyholder should comply with any legal procedures or requirements related to disputing the false claim, including attending court hearings if necessary.</p> <p>The Policyholder should keep detailed records of all interactions related to the case, including correspondence with the Insurer and any legal proceedings.</p>	

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		<p>The Policyholder should submit all required documents and forms to the insurance company in a timely manner to avoid delays in claim processing. It is important for Policyholders to understand and fulfill these responsibilities to ensure a smooth and efficient claims process.</p> <p>The Policyholder should preserve evidence related to the accident, such as photographs of the damage, police reports, and medical records, to support the claim process.</p> <p>If a Third-Party files a legal suit or complaint, the Policyholder must inform the insurance company and provide all documents and information related to the legal proceedings. The Policyholder is generally expected to participate in legal proceedings as advised by the Insurer.</p> <p>The Policyholder must cooperate fully with the insurance company during the investigation of the claim. This includes providing necessary documents, evidence, and statements required to process the claim.</p>	

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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