

### 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 - Motor Trade Package Policy	
2.	Unique Identification Number (UIN) allotted by IRDAI	IRDAN108RP0006V01200001	
3.	Structure	Basis of Sum Insured: Indemnity	
4.	Interests Insured	Motor Vehicle	
5.	Sum Insured / Motor Insured Declared Value Scope	<p><b>Section I – Loss of or Damage to the Vehicle Insured:</b></p> <p>The IDV (Insured Declared Value) of the vehicle (and any fitted accessories) 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 vehicles 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, a vehicle is considered a CTL if the cost of retrieval and/or repair exceeds 75% of its IDV.</p>	Section I – Loss of or Damage to the Vehicle Insured

#### 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 - Motor Trade Package Policy UIN: IRDAN108RP0006V01200001

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause No.
6.	Policy Coverage	<p><b>1. Loss or Damage to Insured Vehicle</b></p> <p>The Company will cover losses caused to the vehicle and/or its accessories while fitted on the vehicle due to:</p> <ul style="list-style-type: none"> <li>i. Fire, explosion self-ignition or lightning;</li> <li>ii. Burglary, housebreaking or theft;</li> <li>iii. Riot and strike;</li> <li>iv. Earthquake (Fire and shock damage);</li> <li>v. Flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost;</li> <li>vi. Accidental external means;</li> <li>vii. Malicious act;</li> <li>viii. Terrorist activity;</li> <li>ix. Whilst in transit by road rail inland - waterway lift elevator or air;</li> <li>x. Landslide, rockslide</li> </ul>	Section I – Loss of or Damage to the Vehicle Insured
		<p><b>2. Liability to Third-Parties</b></p> <p>The Company will indemnify against legal liabilities with respect to the following arising out of accident of Insured Vehicle:</p> <ul style="list-style-type: none"> <li>a) Death of or Bodily Injury to any person caused by or arising out of the use (including the loading and/or unloading) of the vehicle.</li> <li>b) Damage to property caused by the use (including the loading and/or unloading) of the vehicle.</li> </ul>	Section II – Liability to Third-Parties
		<p><b>3. Trailers</b></p> <p>The insurance by Section I and II of this Policy shall extend to any vehicle (mechanically propelled or otherwise) attached to the Insured Vehicle for the purpose of being towed.</p>	Section III - Trailers

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7.	Available Add-On for the said Product	Not applicable under this Policy.	
8.	Loss Participation	Compulsory Deductible under 'Section I': 1. ₹50/- for Two Wheelers and 2. ₹500/- for others.	
9.	Exclusions	<ol style="list-style-type: none"> <li>1. Any Accidental Loss or Damage and/or liability caused sustained or incurred outside the geographical area.</li> <li>2. Any claim arising out of any contractual liability;</li> <li>3. Any Accidental Loss or Damage and/or liability caused sustained or incurred whilst the Vehicle Insured herein is 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.</li> <li>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.</li> <li>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;</li> </ol>	General Exclusions

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		<p>6. Any Accidental Loss or Damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material;</p> <p>7. The Company shall not be liable in respect of any accidental loss damage and/or liability directly or indirectly 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 war like operations (whether before or after declaration of war) civil war, mutiny, rebellion, military or usurped power or by any direct or indirect consequences of any of the said occurrences and except under Section II - I (i) of this Policy whilst the Insured or any person driving with the general knowledge and consent of the Insured is under the influence of intoxicating liquor or drugs 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 consequence 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>8. DEDUCTIBLE: The Company shall not be liable for each and every claim under Section I (Loss of or Damage to the Vehicle Insured) of this Policy in respect of the deductible stated in the Schedule.</p>	
10.	Special Conditions and Warranties (If Any)	Not applicable under this Policy.	

**TATA AIG GENERAL INSURANCE COMPANY LIMITED**

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11.	Admissibility of Claim	<ol style="list-style-type: none"> <li>1. You shall take all reasonable steps to safeguard the Vehicle Insured from loss or damage and to maintain it in efficient condition.</li> <li>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.</li> <li>3. In the event of any accident or breakdown, the Vehicle Insured shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the Insured Vehicle is driven before the required repairs are made, any further damage or extension of the damage will be at your own risk.</li> <li>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.</li> <li>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.</li> <li>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.</li> </ol> <p><b>Sample Claims Calculation:</b></p> <table border="1" data-bbox="507 1648 1262 1953"> <tbody> <tr> <td>A</td> <td>Gross Assessed Liability</td> <td>₹10,000</td> </tr> <tr> <td>B</td> <td>Less: Depreciation (If Applicable)</td> <td>(₹2,000)</td> </tr> <tr> <td>C</td> <td>Net Assessed Liability (A-B)</td> <td>₹8,000</td> </tr> <tr> <td>D</td> <td>Less: Compulsory Deductible</td> <td>(₹2,000)</td> </tr> <tr> <td>E</td> <td>Net payable amount (C-D)</td> <td>₹6,000</td> </tr> </tbody> </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"> <li>• Website: <a href="http://www.tataaig.com">www.tataaig.com</a></li> <li>• TATA AIG App – Download our customer app from Play Store (Android and IOS users)</li> <li>• WhatsApp: Send “Hi” on “9136160375”</li> <li>• Email: <a href="mailto:general.claims@tataaig.com">general.claims@tataaig.com</a></li> </ul> <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"> <li>1. Your Contact Numbers</li> <li>2. Policy Number</li> <li>3. Name of Insured</li> <li>4. Date &amp; Time of Loss</li> <li>5. Location of Loss</li> <li>6. Nature of Loss</li> <li>7. Contact Details of the Person at the Loss Location</li> <li>8. Location of Damaged Vehicle</li> </ol> <p><b>Note:</b> The above list is only indicative. You may be asked for additional information.</p> <ul style="list-style-type: none"> <li>• <b>Details of designated Company Officials to be contacted in time of claim:</b></li> </ul> <p>Once the claim is registered, SMS/Email/WhatsApp communication is sent to Insured on the Mobile</p>	

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		<p>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"> <li>• <b>Details of procedure to be followed for Cashless Service as well as for Reimbursement of Claim:</b> <ul style="list-style-type: none"> <li>• Intimation of claim to TATA AIG through various mediums available (Website: <a href="http://www.tataaig.com">www.tataaig.com</a>, TATA AIG App, WhatsApp - Send "Hi" on "9136160375", TATA AIG Customer App on Google Play &amp; Apple Store).</li> <li>• First contact team connects with Insured to confirm workshop location and confirm if the vehicle is placed for repairs.</li> <li>• Appointment of Surveyor by TATA AIG.</li> <li>• 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"> <li>a) Claim Form (In prescribed format duly filled and signed)</li> <li>b) Registration Certificate of the vehicle. (Self-Attested by Insured / verification when required)</li> <li>c) Driving license of the person driving the vehicle at the time of accident. (Self-Attested by Insured / verification when required)</li> <li>d) FIR - (In case of Third-Party Injuries/Property Damage/major losses)</li> <li>e) Permit Copy (Commercial Vehicle only)</li> </ol> </li> </ul> </li> </ul>	

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		<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 &amp; 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"> <li>Once the repair works are completed by the workshop, re-inspection of the vehicle may be carried out, if required.</li> <li>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.</li> <li>In case of Reimbursement Claims, Insured will have to submit repair invoice in original and a copy of cancelled cheque to TATA AIG.</li> <li>Claim payment is done through NEFT within 7 days from receipt of all relevant documents.</li> </ul> <p><b>Turnaround Time (TAT) for claims settlement:</b></p> <p>All claims shall be settled within 7 working days of the receipt of all relevant documents, including original bills &amp; clarifications, if any.</p>	



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		<ul style="list-style-type: none"> <li> <b>Escalation Matrix when TAT is not satisfied:</b>                       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 <b>customersupport@tataaig.com</b>                      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.   <b>Escalation Level 1:</b>                      For lack of a response or if the resolution still does not meet your expectations, you can write to <b>manager.customersupport@tataaig.com</b>                      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.   <b>Escalation Level 2:</b>                      For lack of a response or if the resolution still does not meet your expectations, you can write to the Head - Customer Services at <b>head.customerservices@tataaig.com</b>                      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                 </li> </ul>	

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		<p>Grievances, you may approach Insurance Ombudsman appointed by IRDA of India under the Insurance Ombudsman Scheme (<a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a>).</p>	
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> <ul style="list-style-type: none"> <li>• Email us at <a href="mailto:customersupport@tataaig.com">customersupport@tataaig.com</a></li> <li>• <b>Write to us at:</b> 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 Visit the Servicing Branch mentioned in the Policy Document.</li> <li>• <b>Nodal Officer:</b> Please visit our website at <a href="http://www.tataaig.com">www.tataaig.com</a> 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.</li> <li>• <b>Grievance Redressal Procedure:</b> Our Grievance Redressal Procedure and details about Ombudsman are available at the Company website <a href="http://www.tataaig.com">www.tataaig.com</a>. Grievance may also be lodged at IRDAI Integrated Grievance Management System (<a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a>).</li> </ul>	

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14.	Obligations of the Policyholder	<ol style="list-style-type: none"> <li>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.</li> <li>2. Transcript of Information &amp; Declaration is also provided to enable you to go through the same again and if any error/discrepancy is found in respect of vehicle details, No Claim Bonus or any other information provided by you, it should be brought to our notice within 15 days of receipt of this Policy for necessary correction along with the supporting documents, otherwise it will be deemed to be correct.</li> <li>3. Please note that any fraud will lead to cancellation of Policy-ab initio with non-consideration of claim, if any.</li> <li>4. Further, non-disclosure of material facts may impact the claim settlement. Material facts include vehicle details such as Class of Vehicle, Cubic Capacity, Make, Model, Variant.</li> </ol>	

**Disclaimer:** For more details on benefits, exclusions, limitations, terms & conditions, please refer to the policy wordings on [www.tataaig.com](http://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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