

Prospectus

This prospectus gives basic information about the ‘**Business Guard Sookshma Package Policy**’ that you can purchase from us, i.e. Tata AIG General Insurance Company Ltd. The **Business Guard Sookshma Package Policy** provides insurance cover for physical loss or damage to, or destruction of, Insured Property relating to your business.

This policy is meant for enterprises where the total value at risk across all insurable asset classes at one location is not exceeding ₹ 5 Crore (Rupees Five Crore only) at the policy commencement date.

The Insurance Cover

In this Prospectus, You will find information about the following insurance covers:

- Standard Cover:** We cover physical loss or damage, or destruction caused to the building and structures, plant and machinery, stock and other assets relating to your business. These are the Insured Properties.

If any Insured Property is lost, damaged or destroyed, We provide cover as follows-

Your loss	Condition	We pay, but not more than the Sum Insured
Any Insured Property is damaged (Partial Loss)	You have repaired such property.	Cost of repairs
If any Insured Stock is damaged (Partial Loss)		Extent of the loss of such Partial Loss
Any Building or Plant and Machinery or Furniture, Fixture, Fittings is completely destroyed (Total Loss)	You have rebuilt the building or reinstated /replaced such property.	Reinstatement /Replacement Value (i.e amount at which the Insured Property can be reinstated or replaced by a similar property, without deducting depreciation)
Stock is completely destroyed (Total Loss)		a) For raw material: Landed Cost at Your Premises, b) For stock in process: Input Cost of the stock at the time of damage, c) For finished stock: the Manufacturing Cost of the finished stock or the Contract Price of goods sold but not delivered.

Which unexpected events are covered?

We pay for the physical loss, damage or destruction caused to Insured Property by the following unforeseen events occurring during the Policy Period.

The events covered are given in the Column A and those not covered in respect of these events are given in Column B.

	Column A	Column B
	We cover physical loss or damage, or destruction caused to the Insured Property by	We do not cover loss or damage, or destruction caused to the Insured Property by
1.	Fire, including due to its own fermentation, or natural heating or spontaneous combustion.	caused by a. its undergoing any heating or drying process, or b. burning of Insured Property by order of any Public Authority.
2.	Explosion or Implosion	a. caused to boilers, economizers or other vessels, machinery or apparatus in which steam is generated, or their contents, resulting from their own explosion or implosion, or

Prospectus

		b. caused by centrifugal forces.
3.	Lightning	-
4.	Subsidence of the land on which Your Premises stand, Landslide, Rockslide	caused by a. normal cracking, settlement or bedding down of new structures, b. the settlement or movement of made up ground, c. coastal or river erosion, d. d. defective design or workmanship or use of defective materials, or e. demolition, construction, structural alterations or repair of any property, or groundworks or excavations.
5.	Bush fire, Forest fire, Jungle fire,	-
6.	Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g., vehicle, animal, falling trees, aircraft, wall etc.)	a. caused by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds. b. caused by vehicle, animal or aircraft belonging to or owned by Insured or their employee while acting in the course of employment.
7.	Missile testing operations	-
8.	Riot, Strikes, Malicious Damages	caused by a. total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind, b. temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or c. temporary or permanent dispossession of any Building by unlawful occupation by any person.
9.	Bursting or overflowing of water tanks, apparatus and pipes,	-
10.	Leakage from automatic sprinkler installations.	a. repairs or alterations in the building in which Your Business is located, b. repairs, removal or extension of any sprinkler installation, or c. defects in the construction known to You.
11.	Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events	if it is a. of any article or thing outside Your Premises, or b. of any article or thing attached from the outside of the outer walls or the roof of Your Premises, unless securely mounted.
12.	Earthquake, volcanic eruption, or other convulsions of nature	-
13.	Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation	-

The Policy also agrees to pay for the following loss or damage and expenses.

In-built Covers	Details
------------------------	----------------

Prospectus

1.	Additions, alterations or extensions	Prop Property that You erect, acquire or add during the Policy Period is covered upto 15% of the Sum Insured for that item (excluding stocks).
2.	Stocks at many locations on floater basis	Loss to stocks located at more than one named location
3.	Temporary removal of stocks	Loss to stocks temporarily removed to other premises for fabrication, processing or finishing upto 10% of value.
4.	Cover for Specific Contents	<ul style="list-style-type: none"> • Cover for Money upto ₹50,000 (Fifty Thousand Rupees) during the policy period. • Cover for documents such as deeds, manuscripts, business books, plans, drawings, securities etc. upto ₹50,000 (Rupees Fifty Thousand) during the policy period. • Cover for computer programmes, information and data upto ₹ 5 Lakh (Rupees Five Lakh) during the policy period. • Cover for personal effects of employees, Directors and visitors upto ₹15,000 (Rupees Fifteen Thousand) per person for a maximum of 20 persons during the policy period.
5.	Start-Up Expenses	Start-up cost incurred by You in respect of insured risk consequent upon a loss or damage due to insured events upto ₹ 1 Lakh (Rupees One Lakh).
6.	Professional fees	Reasonable fees of architects, surveyors and consulting engineers upto 5% of the claim amount.
7.	Costs for Removal of debris	Reasonable expenses for removal of debris upto 2 % of the claim amount.
8.	Costs compelled by Municipal Regulations	Additional cost of reconstruction of property incurred solely for complying with municipal regulations.

Seventy two hours clause is also built in this product.

Below are the few new additions made in the policy to cater to market requirements:

Endorsements which can opted by Insured:

1. Deletion of Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood & Inundation.
2. Deletion of Earthquake

Additional Optional covers:

1. Waiver of Underinsurance
2. Declaration policy for stocks
3. Omission to insure additions alterations or extensions
4. Escalation clause
5. Accidental damage cover
6. Involuntary betterment
7. Rent Insurance
8. Protection and preservation of property
9. Contract works
10. Deterioration of stocks in cold storage premises
11. New location cover
12. Brands and trademarks
13. Electrical Injury

Prospectus

14. Fuel contamination during decantation
15. Wrong fuelling of vehicles
16. Terrorism

What we Pay

If any Insured Property is physically damaged, lost or destroyed, We will pay You as follows:

1. Partial Loss:
 - If any Insured Property is a Partial Loss, We will reimburse to You the cost of repairs to the extent required to bring that Property to a condition substantially the same as, but not superior, better or more extensive than its condition if it were new on the date it was damaged.
 - If any Insured Stock is a Partial Loss We will pay You to the extent of the loss of such Partial Loss.
2. If Building or Plant and Machinery or Furniture, Fixture, Fittings is a **Total Loss**, We will pay You for
 - The Reinstatement/Replacement Value of the Building or Plant and Machinery or Furniture, Fixture, Fittings.
 - Reconstruction of the new building on the same site, or another site. If You reconstruct the new Building or Reinstatement the Plant and Machinery or Furniture, Fixture, Fittings on another site We will not pay You more than what We would pay to reconstruct or replace on the same site.
 - Reinstatement using standard material readily available and in common use for similar type of Building.
3. If the Stock is a **Total Loss**, We will pay You as follows:
 - landed cost at Your Premises for Stock of raw materials,
 - total manufacturing cost for Stock of finished goods,
 - the input value of Stock in process at the time loss,
 - The Contract Price in case of goods sold but not dispatched, and lying within Your premises for which You are responsible under the terms of a contract of sale. We will pay Your claim on the basis of the Contract Price, if the sale is cancelled wholly or to the extent of loss or damage caused by an Insured Event covered by this Section. For the purposes of this para, the value of all goods to which this basis of settlement could apply in the event of loss or damage will also be ascertained on the same basis.
4. You must commence the repairs or Reinstatement within a reasonable time after the date of the damage or destruction. You must complete the repairs or Reinstatement within reasonable time, in any case not beyond 12 months from the date of damage or destruction, or within such time as We may allow in writing.
5. If You fail to start the work of the repairs or Reinstatement within reasonable time, or to complete the repairs or Reinstatement within time We will pay Your claim based on the Market Value of the Building, Plant and Machinery, Furniture, Fixture, Fittings as the case maybe.
6. Until the expenditure has been incurred by You in replacing or reinstating the property destroyed or damaged, We will not be liable to pay in excess of the Market Value.
7. We will pay the Market Value of the Building, Plant and Machinery, Furniture, Fixture and Fittings at the time it is a Total Loss, but not more than the relevant Sum Insured,
 - If the Building cannot be Reinstated or rebuilt due to Municipal, State or Central law, rules, regulations or bye-laws,
 - If You do not wish to Reinstatement the Building, Plant and Machinery, Furniture, Fixture, Fittings.
8. We will also pay other amounts mentioned in **Clause C (4)** of this Section.

SECTION II – BURGLARY

This section covers:

- a. Loss or damage to the Contents caused by Burglary/Housebreaking or Hold-up;
- b. Any damage to the Premises described in the Policy Schedule during Burglary/Housebreaking or Hold-up.
- c. The reasonable cost incurred by Insured for Repair/ Replacement of locks & keys of safes and strong room within the Insured Premises damaged during Burglary/Housebreaking or Hold-up subject to a limit of 5% of admissible claim.

Prospectus

- d. Repair cost of underground cable, pipes and overhead tanks damaged during Burglary/Housebreaking or Hold-up subject to a limit of 5% of admissible claim.
- e. Loss or damage to Asset/ equipment (excluding stocks) as defined in the Policy Schedule which the Insured may acquire during the Policy Period subject to Our liability not exceeding 5% of the Sum Insured by items as mentioned in the Policy Schedule. The Insured shall notify the Insurer of each additional insurance as soon as it shall come to their knowledge and shall pay the appropriate additional premium thereon from the date of inception.

Additional Optional cover:

Theft

SECTION III - MONEY INSURANCE

Money shall mean and include cash, coins, bank and currency notes including foreign currency, bank drafts, cheques (whether open or crossed) postal orders, money orders, stock, share certificates or other certificates of negotiable nature, credit sales vouchers or receipts, treasury notes, current postage and revenue stamps.

It covers:

1. Money in safe
2. Money in Transit
3. Money in Counter

The Company shall not be liable in respect of below among other exclusions:

Any loss :

1. due to Robbery, Theft, fraud, dishonesty or collusion by any employee or agent of the Insured.
2. of Money due to use of counterfeit money.
3. arising out of shortages due to clerical or accounting errors, omissions, depreciation or direct or indirect consequential loss of any kind.

SECTION IV - PUBLIC LIABILITY

The cover indemnifies for liability arising out of injury and / or Damage but only against claims arising out of or in connection with the business specified in the Schedule and not against claims arising out of or in connection with

- (a) Pollution howsoever caused unless specifically covered
- (b) Any product

Additional Optional covers:

1. Food and Beverage extension
2. Other facilities extension
3. Valuables under care, custody and control extension
4. Act of God extension

SECTION V - CONSEQUENTIAL LOSS (FIRE)

If any building or other property or any part thereof used by the Insured at the Premises for the purpose of the Business, be destroyed or damaged by the perils covered under Coverage Section I , and the Business carried on by the Insured at the Premises be in consequence thereof interrupted or interfered with, then the company will pay to the Insured in respect of each item in the schedule hereto the amount of loss resulting from such interruption or interference in accordance with the provisions contained therein.

Extensions applicable are:

Prospectus

1. Extension to Cover Customers' Premises
2. Extension to Cover Insured property stored at other situations
3. Extension to cover loss due to accidental failure of public electricity/gas/water supply

Additional Optional Covers:
Prevention of Access

SECTION VI - EMPLOYEE FIDELITY

This covers such Direct Financial Loss as the Insured shall sustain by all acts of Fraud or Dishonesty committed by any of the Employed

- (a) during the Period of Indemnity and
- (b) during the uninterrupted continuance of employment of such Employed and
- (c) in connection with his occupation and discovered during the Period of Indemnity or within twelve months thereafter or within twelve months after the termination of such employment whichever shall happen first.

The Company shall not be liable in respect of below among other exclusions:

1. No amount shall be payable under this Policy in respect of any Employed by reason of any act committed after knowledge of any act of Fraud or Dishonesty on the part of the Employed or reasonable cause for suspicion thereof or any improper conduct shall have come to the Insured or any representative of the Insured to whom is entrusted the duty of superintendence over any of the Employed.
2. The Company shall not be liable to pay more than one claim in respect of any of the Employed.

SECTION VII - PLATE GLASS

It covers accidental damage to Plate glass as specified in the Policy Schedule at the Insured premises by any cause not excluded by the Policy.

It also covers reasonable cost of repairing and reinstating frames and/or framework necessitated by such loss or Damage to Plate glass but subject to a maximum payment of Rs 5000/- or as specified in the Policy Schedule for each and every claim.

The section however does not cover below apart from other exclusions:

- 1 Scratched, cracked or imperfect glass
- 2 Damage as a result of faulty workmanship and/or defective design of frames or framework or fittings or fixtures of any description.

SECTION VIII - ELECTRONIC EQUIPMENT

The Company hereby agrees to pay for any unforeseen and sudden physical loss or damage from any cause, other than those specifically excluded, in a manner necessitating repair or Replacement of electronic equipment.

External Data media is also covered subject to terms and conditions as there in policy wordings

Endorsements applicable are:

1. Escalation clause
2. Express Freight
3. Air Freight
4. Owners surrounding property
5. Third party liability
6. Additional custom duty

Prospectus

7. Floater clause

Additional optional cover:

Omission to insure additions, alterations or extensions

The Company shall not be liable in respect of below among other exclusions:

- a) War, Invasion, Act of foreign Enemy, Hostilities or War Like operations (whether war be declared or not), Civil War, Rebellion Revolution, Insurrection Mutiny, Civil Commotion, Confiscation, Commandeering a Group of Malicious persons or persons acting on behalf of or in connection with any political organisation, requisition or destruction or damage by order of any government de-jure or de-facto or any public, municipal or local authority.
- b) Nuclear Reaction, Nuclear radiation or radioactive contamination.
- c) Willful act or willful negligence of the Insured or his representative.;
- d) Cessation of work whether total or partial.
- e) Cost Incurred/time involved in the movement of machinery and/or any other property and/or personnel outside the territorial limits of India other than the cost of delivery of replacements for machinery lost or damaged.

SECTION IX - PERSONAL ACCIDENT

The following types of coverages are offered under this section and the Insured can claim only under any one of these table below as a result of any one accident as per coverage opted in Policy Schedule.

Table D :

Accidental Death

Table C

1. Coverage under Table D
2. Permanent total disability

Table B

1. Coverage under Table C
2. Permanent partial disability

Table A

1. Coverage under Table B
2. Temporary Total Disability

The Company shall not be liable in respect of below among other exclusions:

- 1 Asbestosis or other related Sickness or Disease resulting from the existence, production, handling, processing, manufacture, sale, distribution of asbestos or other products thereof.
- 2 War or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country), civil war, public defence, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials.
- 3 Any Insured Person's participation or involvement in naval, military or air force operation or professional or semi-professional sporting, racing, aviation, scuba diving, parachuting, hang-gliding, rock or mountain climbing, winter sports, bungee jumping, sky diving, riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot holing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing activity involving white water rapids, yachting or boating outside coastal waters (2 miles). Participation in any professional sports, any bodily contact sport or potentially dangerous sport for which You are untrained.
- 4 Participation in any professional sports any bodily contact sport or potentially dangerous sport for which You are untrained.

Prospectus

SECTION X - MACHINERY BREAKDOWN

The Company will at its own option by payment or Reinstatement or repair indemnify the Insured against unforeseen and sudden physical damage by any cause not hereinafter excluded to any Insured property specified in the attached schedule(s) whilst in the Premises therein mentioned necessitating its immediate repair or Replacement.

Endorsements mainly applicable are:

1. Escalation clause
2. Express Freight
3. Air Freight
4. Owners surrounding property
5. Third party liability
6. Additional custom duty

SECTION XI - ALL RISK

This section will cover:

- a) Repair and/or Replacement cost of Equipments like Laptops, tablets, Mobile Phones or any other portable equipments as specified in the Policy Schedule, belonging to the Business of the Insured, arising out of any unforeseen physical loss or damage from any cause other than those specifically excluded under the policy.
- b) Any Equipments which the Insured may acquire or for which they are responsible during the Policy Period, upto 5% of the Sum Insured by items as mentioned in the Policy Schedule. The Insured shall notify Us of each additional insurance as soon as it shall come to their knowledge and shall pay the appropriate additional Premium thereon from the date of inception.

The Company shall not be liable in respect of below among other exclusions:

1. Damage caused by a process of cleaning, dyeing or bleaching, restoring, repairing or renovation or deterioration arising from wear and tear, moth, vermin, insects or mildew or any other gradually operating cause.
2. Breakage, Cracking or Scratching of Crockery, Glass, Cameras, Binoculars, Lenses, Sculptures, Curious, Pictures, Musical Instruments, Sports Gear and similar articles of brittle or fragile nature, unless caused by fire or accident to the means of conveyance.
3. Over winding, denting or internal damage including of watches and clocks.
4. Theft from any car except from a car which is a fully enclosed type passenger carrying motor car and the motor car had all the doors, windows and other openings securely locked and properly fastened.
5. Wilful act or Wilful negligence of the Insured or his representative.

Additional optional cover:

Reinstatement value cover

SECTION XII - NEON SIGN

It covers:

Section A - Loss or Damage to Neon Sign

Section B – Third Party Liability

The Company shall not be liable in respect of below among other exclusions:

1. Damage caused by a process of restoring, repairing or renovation or deterioration arising from wear and tear or any other gradually operating cause.

Prospectus

2. Damage arising from the Neon Sign being worked upon in any manner, including but not limited to repair, cleaning, maintenance or during its removal or replacement or erection or in the course of alteration to the Insured Premises or Location.
3. Confiscation or detention by the order of any Government or Public Authority.
4. Wilful act or Wilful negligence of the Insured or his representative.

SECTION XIII - TRAVEL BAGGAGE

It will cover the accidental loss, destruction or damage caused to the accompanied personal Baggage of the Insured and /or of Insured's employee whilst travelling for the purpose of Business.

The Company shall not be liable in respect of below among other exclusions:

1. Loss destruction or damage caused by mechanical or electrical derangement / breakdown of any article unless caused by external accidental means.
2. Loss destruction or damage caused by over winding and denting or internal damage including of watches and clocks.
3. Theft of Baggage from any motor vehicle unless such is a fully enclosed type passenger carrying motor car with a permanent top and glass windows (not being a convertible) securely locked and properly fastened.
4. Loss destruction or damage to articles of consumable and perishable nature.

SECTION XIV – BOILER AND PRESSURE PLANT INSURANCE

The Company will at its own option by payment or Reinstatement or repair indemnify the Insured against

1. Damage (other than by fire) to the Boilers and/or other Pressure Plant described in the Schedule;
2. Damage (other than by fire) to surrounding property of the Insured described in the Schedule or to property held by the Insured in trust or on commission or for which he is responsible;
3. Liability of the Insured at law on account of -
 - a) death of or bodily injury to any person (other than a person under a contract of service or apprenticeship with the Insured sustaining death or bodily injury which arises out of and in the course of employment with the Insured);
 - b) damage to property not belonging to the Insured nor held in trust or on commission nor for which he is responsible;
caused by and solely due to Explosion or Collapse as hereinafter defined of any Boiler or other Pressure Plant described in the Schedule occurring in the course of ordinary working.

The Company shall not be liable in respect of below among other exclusions:

1. Loss damage and/or liability caused by or arising from or in consequences, directly or indirectly of Fire (arising from explosion or collapse or any other cause whatsoever) including extinguishment of a fire or clearance of debris and dismantling necessitated thereby, smoke, soot, aggressive substance lightning, Theft, collapse of buildings, subsidence, landslide, rockslide, water which escapes from water containing apparatus, flood, inundation, storm, tempest, earthquake, volcanic eruption or other Acts of God, impact of land borne, waterborne, or airborne craft or other aerial devices and/or articles dropped therefrom.
2.
 - a) War Invasion, Act of Foreign Enemy, Hostilities or War like operations (whether war be declared or not), Civil War, Rebellion, Revolution, Insurrection, Mutiny, Riot, Strike, Lock out and Malicious Damage, Civil Commotion, Military or Usurped power, Martial law, Conspiracy, Confiscation, Commandeering a group of Malicious Person or persons acting on behalf of or in connection with any Political Organisation. Requisition or Destruction or damage by order of any Government de jure or de facto or by any Public, Municipal or Local Authority.
 - b) Nuclear reaction, nuclear radiation or radioactive contamination.
3. Accident loss damage and/or liability resulting from overload experiments or tests requiring the imposition of abnormal conditions.
4. Loss of use of the Insured's plant or property or any other consequential loss incurred by the Insured.

Endorsements mainly applicable are:

Prospectus

1. Escalation clause
2. Express Freight
3. Air Freight
4. Owners surrounding property
5. Third party liability
6. Additional custom duty

Other Clauses

1. Agreed Bank clause
2. Terrorism damage cover endorsement (Material Damage only).
It is applicable to below sections if opted on payment of additional premium:
Section II- Burglary, Section III- Money, Section VI - Employee Fidelity, Section VII- Plate Glass, Section VIII- Electronic Equipment, Section IX- Personal Accident, Section XI- All Risk, Section XII- Neon Sign, Section XIII- Travel Baggage, Section XIV- Boiler and Pressure Plant Insurance
3. Communicable disease exclusion clause LMA 5393
4. Cyber risk exclusion clause NMA 2915

Premium

The premium is the amount You pay Us for this insurance. The Policy Schedule shows the amount of premium for the Policy Period and all other taxes and levies. Your policy will commence on payment of premium in full.

Contribution Clause in case of multiple policies

Contribution clause shall not be applicable in case of multiple policies involving Bank or other lending or financing entity, offering coverage to the same risk. Underinsurance will be applied on an overall basis taking into consideration the sum insured under all policies and comparing it with the value at risk.

Changes and Cancellation

1. Changes during Policy Period.

You can choose to make changes to the covers of this Policy, for example, take additional cover, or increase or reduce any Sum Insured. You must make a proposal or request for any change. It will be effective only after We have accepted Your proposal, and You have paid the additional premium where applicable.

2. Conditions for cancellation of the contract

- 1) You may cancel the Policy any time by informing Us. We shall refund proportionate premium for the unexpired policy period provided there is no claim(s) under the policy.
- 2) We may cancel the Policy ab-initio on the grounds of established fraud with no refund of premium, by giving minimum notice of 7 days to You.

3. Policy ends automatically:

- i. If Your property is lost, destroyed or stolen, or its cost of repair is more than the Sum Insured, and We have paid You the entire Sum Insured for that property and You have decided not to restore the Sum Insured.
- ii. Change of ownership of insured property
- iii. Sale of Insured Property

Making a claim

1. If You suffer a loss because of an Insured Event, You must make a claim for Your financial loss at Your cost.
2. When You suffer loss or damage to any Insured Property, You must
 - i. give notice to Us immediately along with details of the event and Your loss,

Prospectus

- ii. report to police, fire authorities or other appropriate legal Authorities or as guided by Us,
- iii. take all reasonable steps to prevent further damage to Insured Property,
- iv. You must not sell, give away or dispose of any damaged items of any property, You must not carry out repairs unless such repairs are urgent and You cannot contact Us,
- v. preserve and collect evidence, take and preserve photographs,
- vi. assist Us and Our representatives in collecting evidence and details about Your loss, give Us all information, books of accounts, and other documents,
- vii. submit claim form at the earliest opportunity but within 30 days from date You first notice the loss or damage
- viii. prove that the Insured Event has happened, and prove the extent of Your loss.

This Prospectus

This prospectus gives \ information only. This is not an insurance contract. Each insurance cover is subject to terms and conditions, which You can read in the **Business Guard Sookshma Package Policy** document. You must read the policy document to know the insurance cover fully. You can get a copy of the **Business Guard Sookshma Package Policy** from Our branch or from Our website <https://www.tataaig.com/>. For legal interpretation the policy document will hold.

Grievances

*At TATA AIG, we strive to provide the best service to our customers. If you're not satisfied and wish to lodge a complaint, please call our 24/7 toll-free number **1800-266-7780** or **022-66939500** (toll charges apply), or email us at customersupport@tataaig.com. We will investigate and respond within the regulatory turnaround time (TAT).*

Escalation Level 1

If you do not receive a response or are not satisfied with the resolution, please contact us at manager.customersupport@tataaig.com.

Escalation Level 2

If you still need assistance, reach out to the Head of Customer Services at head.customerservices@tataaig.com. We will provide our final response within the regulatory TAT.

If you're still not satisfied after this process, you may approach the Insurance Ombudsman of concerned jurisdiction. You can also lodge a grievance on the Bima Bharosa Grievance Redressal Portal: <https://bimabharosa.irdai.gov.in/>

About Our Company

Tata AIG General Insurance Company, which started its operations in India on January 22, 2001 offers the complete range of insurance for automobile, home, personal accident, travel, energy, marine, property and casualty, as well as several specialized financial lines.

Tata AIG General Insurance Co. Ltd.

Address: Peninsula Business Park, Tower A, 15th Floor, G.K. Marg, Lower Parel, Mumbai – 400013

Web: www.tataaig.com

E-mail: customersupport@tataaig.com

24X7 Toll Free No: 1800 266 7780

Fax: 022 6693 8170

INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates

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

Prospectus

person taking out or renewing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO TEN LAKHS RUPEES.

Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.