

KEY FEATURE DOCUMENT**PRIVATE CAR AUTO SECURE- TATA AIG GENERAL INSURANCE COMPANY LIMITED**

This document is a summary of the benefits offered. Please refer to the actual policy for complete terms, conditions, and exclusions

Loss or Damage to Insured Vehicle

The company will make good the losses caused to the vehicle and/or its accessories while fitted on the vehicle due to:

- a) Fire, explosion, self-ignition or lightening.
- b) Burglary, housebreaking or theft
- c) Earthquake, flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost, landslide and rockslide
- d) Accidental External means
- e) malicious act, terrorist activity, riot and strike

Liability to Third Parties

Company will make good the legal liability arising out of accident caused by or the use of insured vehicle resulting into

- a) Death or bodily injury to any person including occupants carried in the vehicle as per provisions of motor vehicles act, the company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured.
- b) Damage to property other than property belonging to the insured or held in custody or control of the insured up to Rs.7.5 lacs unless you have opted for lower cover of Rs.6000 as per provision of motor vehicles act.
- c) The company will pay all costs and expenses incurred with its written consent.

Compulsory Personal Accident cover to Owner Driver

For all vehicles registered in individual's name the company will undertake to pay the compensation of personal accident for owner driver as per the following scale of bodily injury/death sustained by the owner-driver of the vehicle, in direct connection with the vehicle insured caused by violent accidental external and visible means which is independent of any other cause shall within 6 calendar months of such injury result in:

| Nature of Injury | Scale of Compensation in % |
|--|----------------------------|
| 1. Death | 100% |
| 2. Loss of two limbs or sight and sight of two eyes or one limb and sight of one eye | 100% |
| 3. Loss of one limb or sight of one eye | 50% |
| 4. Permanent total disablement from injuries other than named above | 100% |

- A) the compensation will be payable only under one of the items (1 to 4) above in respect of owner driver arising out of any one occurrence and the total liability of the insured shall not exceed the sum of INR 2 Lakhs during any one period of Insurance.
- B) No compensation shall be payable in respect of death or bodily injury arising out of
 - i) intentional self injury suicide or attempted suicide, physical defect or infirmity
 - ii) An accident occurring under influence of intoxicating liquor or drugs.
- C) Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be full discharge in respect of the injury to the insured.
This cover is subject to
 - a) The owner-driver is the registered owner of the vehicle insured there in
 - b) The owner-driver is the insured named in this policy
 - c) The owner-driver holds an effective driving license, in accordance with the provisions of rule 3 of the central Motor Vehicles Rules 1989 at the time of the accident

Coverages**Additional Coverages/Discounts****A) Discount for Anti-Theft Devices**

Vehicles fitted with anti-theft devices approved by Automobile Research Association of India (ARAI), Pune and whose installation is duly certified by any of the recognized Automobile Associations are eligible for a discount of 2.5% on the OD component of premium subject to a maximum of Rs. 500/-. For mid-term installation, pro-rata proportion of the premium discount for the unexpired period of the policy will be allowed.

B) Automobile Association Membership Discount

For valid membership of recognized Automobile Associations, a discount @ 5% of the Own Damage premium, subject to a maximum of Rs.200/- will be allowed. It is, however, clarified that irrespective of the number of

allowed. The discount is applicable only on the Own Damage premium under Section I of the Package Policy. Policies covering Fire and/or Theft risks only are not eligible for the discount.

C) Electrical / Electronic fittings

If electrical and or electronic items fitted to the vehicle but not included in the manufacturer's selling price of the vehicle are to be insured, it can be done separately under Section-I (loss of or damage to the vehicle insured) of the package policy at an additional premium @ 4% on the value of such fittings to be specifically declared by you.

D) CNG / LPG fuel

In case of vehicles fitted with bi-fuel system such as Petrol/Diesel and CNG /LPG, permitted by the concerned RTA, the CNG/LPG kit fitted to the vehicle is to be insured separately at an additional premium @ 4% on the value of such kit to be specifically declared by you. An additional premium of Rs 60/- shall be payable for Third Party cover.

E) Personal accident to unnamed passengers other than insured and the paid driver and cleaner

The cover on unnamed basis can only be taken for the full seating capacity of the vehicle.

In consideration of the payment of an additional premium it is hereby understood and agreed that the insurer undertakes to pay compensation on the scale provided below for bodily injuries hereinafter defined sustained by any passenger other than the insured and/or the paid driver attendant or cleaner and/or a person in the employment of the insured coming within the scope of the Workmen's Compensation Act, 1923 and subsequent amendments of the said Act and engaged in and upon the service of the insured at the time such injury is sustained whilst mounting into, dismounting from or traveling in the insured motor car and caused by violent, accidental, external and visible means which independently of any other cause shall within three calendar months of the occurrence of such injury result in :

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

Provided always that: -

(1) compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the insurer shall not in the aggregate exceed the sum as covered in the policy schedule during any one period of insurance in respect of any such person.

(2) no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.

(3) such compensation shall be payable only with the approval of the insured named in the policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.

(4) The same shall cover maximum person equal to and not exceeding the seating capacity of the vehicle insured at the time of occurrence of such injury.

Subject otherwise to the terms exceptions conditions and limitations of this policy.

The maximum capital Sum Insured can be Rs 200000/- in multiples of 10000/- per passenger with a premium of Rs.5 per passenger for each 10000/- of Capital Sum Insured.

F) Third Party Property Damage (TPPD) Cover

Limits of cover for Third Party Property Damage is INR 7.50 Lakhs. However, the insured can at the inception of the policy, opt to restrict to the TPPD cover to the statutory limit of Rs. 6000/- as provided in the M. V. Act. In such an event, the base TP premium applicable will be reduced by INR 100/-.

G) Legal liability to paid drivers /and/or cleaner employed in connection with the operation and/or maintenance of motor vehicle under the Workmen's Compensation Act, Fatal Accidents Act and at Common Law

| | <p>H) Legal Liability to employees of the insured traveling in and / or driving the employer's vehicle</p> <p>Liability to employees of the insured traveling in or driving the employer's vehicle, either excluding or including the paid driver may be covered on payment of Additional Premium @ Rs. 25/- per employee, the premium being chargeable on the total number of such employees carried (including the paid driver, if applicable) but not exceeding the maximum licensed seating capacity of the vehicle. The Additional Premium of Rs.25/- per employee is net irrespective of any period of insurance not exceeding 12 months.</p> <p>Cover under G is as per Endorsement IMT-28 (for paid driver and/or cleaner) and under H is as per IMT-29 (employees other than paid driver and/or cleaner).</p> | | | | | | | | | | | | | | | | | | |
|---|---|----------------|-------------------|------------------------|-----|---|----|---|-----|---|-----|---|-----|---|-----|--|-----|--------------------|-----|
| <p>Policy Conditions/Provisions</p> | <p>1. In the event of any accidental loss or damage, the insured shall give immediate Notice in writing providing the details of the loss or damage to the insurance company. Further the insured should also give all the information and assistance to the insurance company as and when required.</p> <p>2. The company has the option to repair, re-instate or replace the vehicle or part thereof and/or its accessories or may pay in cash the amount of loss or damage. The Liability of the company shall not exceed:a) for total Loss/constructive total loss of the vehicle - the Insured Declared Value of the vehicle (including accessories) as specified in the schedule after deducting the value of wreck.</p> <p>For partial losses, i.e. losses other than total loss/constructive total loss of the vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to deduction of depreciation as per limit specified. Incase of partial loss the depreciation at the below mentioned rates would be applicable.</p> <p>i). For Rubber/nylon/plastic parts, tyres and tubes, batteries and air bags -50%</p> <p>ii) For Fibre glass components - 30%</p> <p>iii) For all parts made of glass - Nil</p> <p>iv) Rate of deprecation for all other parts including wooden parts will be as per the following schedule</p> <table border="1" data-bbox="336 992 1243 1357"> <thead> <tr> <th>Age of Vehicle</th><th>% of Depreciation</th></tr> </thead> <tbody> <tr> <td>Not exceeding 6 months</td><td>Nil</td></tr> <tr> <td>Exceeding 6 months but not exceeding 1 year</td><td>5%</td></tr> <tr> <td>Exceeding 1 year but not exceeding 2 year</td><td>10%</td></tr> <tr> <td>Exceeding 2 year but not exceeding 3 year</td><td>15%</td></tr> <tr> <td>Exceeding 3 year but not exceeding 4 year</td><td>25%</td></tr> <tr> <td>Exceeding 4 year but not exceeding 5 year</td><td>35%</td></tr> <tr> <td>Exceeding 5 year but not exceeding 10 year</td><td>40%</td></tr> <tr> <td>Exceeding 10 years</td><td>50%</td></tr> </tbody> </table> <p>3. The insured shall take all reasonable steps to safeguard the vehicle from loss or damage.</p> <p>4. In the event of claim, If the vehicle is insured with 2 separate insurance companies, then the company will pay ratable portion of any compensation cost or expense.</p> <p>5. In the event of the death of the insured the policy remains valid for a period of three months from the date of death of the insured or till the policy expires (whichever is earlier). During this period, legal heirs(s) of the insured to whom the custody and use of the vehicle passes may apply to have this policy transferred in the name(s) of the heir(s) or obtain new insurance policy for the insured vehicle. The application to transfer or Issuance of new policy should be accompanied by:</p> <p>a) Death certificate in respect of the insured</p> <p>b) Proof of title to the vehicle</p> <p>c) Original Policy</p> <p>6. In case of any dispute or difference between the insured and insurer as to the quantum to be paid then such dispute shall be referred to the sole arbitrator to be appointed by both the parties. If they cannot agree upon a single arbitrator, then this will be referred to a panel of 3 arbitrators, comprising of one each to be appointed by each party and then these two will appoint the 3rd arbitrator who shall act as presiding arbitrator. Arbitration shall be conducted under and in accordance with Arbitration and Conciliation Act, 1968.</p> <p>7. The Due observance and fulfillment of the terms, conditions and endorsements of the policy in so far as they relate to anything to be done or complied with by the insured and the truth of the statements and answer in the said proposal shall be conditions precedent to any liability of the company to make any payment under the policy.</p> <p>8. AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY</p> | Age of Vehicle | % of Depreciation | Not exceeding 6 months | Nil | Exceeding 6 months but not exceeding 1 year | 5% | Exceeding 1 year but not exceeding 2 year | 10% | Exceeding 2 year but not exceeding 3 year | 15% | Exceeding 3 year but not exceeding 4 year | 25% | Exceeding 4 year but not exceeding 5 year | 35% | Exceeding 5 year but not exceeding 10 year | 40% | Exceeding 10 years | 50% |
| Age of Vehicle | % of Depreciation | | | | | | | | | | | | | | | | | | |
| Not exceeding 6 months | Nil | | | | | | | | | | | | | | | | | | |
| Exceeding 6 months but not exceeding 1 year | 5% | | | | | | | | | | | | | | | | | | |
| Exceeding 1 year but not exceeding 2 year | 10% | | | | | | | | | | | | | | | | | | |
| Exceeding 2 year but not exceeding 3 year | 15% | | | | | | | | | | | | | | | | | | |
| Exceeding 3 year but not exceeding 4 year | 25% | | | | | | | | | | | | | | | | | | |
| Exceeding 4 year but not exceeding 5 year | 35% | | | | | | | | | | | | | | | | | | |
| Exceeding 5 year but not exceeding 10 year | 40% | | | | | | | | | | | | | | | | | | |
| Exceeding 10 years | 50% | | | | | | | | | | | | | | | | | | |

| | <p>Nothing in this Policy or any endorsement shall affect the right of any person indemnified by this Policy or any other person to recover an amount under or by virtue of the provisions of the Motor Vehicles Act. But the insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provisions.</p> <p>9. APPLICATION OF LIMITS OF INDEMNITY</p> <p>In the event of any accident involving indemnity to more than one person any limitation by the terms of this Policy and/or of any Endorsement thereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all persons indemnified and such indemnity shall apply in priority to the insured.</p> | | | | | | | | | | | | | | |
|--|--|-----------------------|-------------------------------------|--|-----|--|-----|--|-----|--|-----|--|-----|---|-----|
| Sum Insured -Insured Declared Value(IDV) | <p>Sum Insured -Insured Declared Value (IDV): The insured declared value of the vehicle will be deemed as the "SUM INSURED" for the purpose of this policy which is fixed at the time of commencement of each policy period for the insured vehicle. IDV of the vehicle and accessories is to be fixed on the basis of manufacturers Ex showroom price of the brand and model as the vehicle insured at the commencement of insurance/renewal and adjusted for depreciation. Below is the schedule of depreciation for fixing IDV of the Vehicle for insurance</p> <table border="1"> <tr> <th>Age of Vehicle</th><th>% of Depreciation for fixing IDV</th></tr> <tr> <td>Not exceeding 6 months</td><td>5%</td></tr> <tr> <td>Exceeding 6 months but not exceeding 1 year</td><td>15%</td></tr> <tr> <td>Exceeding 1 year but not exceeding 2 years</td><td>20%</td></tr> <tr> <td>Exceeding 2 year but not exceeding 3 years</td><td>30%</td></tr> <tr> <td>Exceeding 3 year but not exceeding 4 year</td><td>40%</td></tr> <tr> <td>Exceeding 4 year but not exceeding 5 year</td><td>50%</td></tr> </table> <p>IDV of vehicles greater than 5 year and of obsolete models is to be determined on the basis of an understanding between the insurer and the insured.</p> <p>IDV shall be treated as the 'Market Value' throughout the policy period without any further depreciation for the purpose of Total Loss (TL)/Constructive total Loss (CTL) claims.</p> <p>Insured vehicle will be treated as a CTL if the aggregate cost of retrieval and /or repair of the vehicle subject to terms and conditions of the policy, exceeds 75% of the IDV of the vehicle.</p> | Age of Vehicle | % of Depreciation for fixing IDV | Not exceeding 6 months | 5% | Exceeding 6 months but not exceeding 1 year | 15% | Exceeding 1 year but not exceeding 2 years | 20% | Exceeding 2 year but not exceeding 3 years | 30% | Exceeding 3 year but not exceeding 4 year | 40% | Exceeding 4 year but not exceeding 5 year | 50% |
| Age of Vehicle | % of Depreciation for fixing IDV | | | | | | | | | | | | | | |
| Not exceeding 6 months | 5% | | | | | | | | | | | | | | |
| Exceeding 6 months but not exceeding 1 year | 15% | | | | | | | | | | | | | | |
| Exceeding 1 year but not exceeding 2 years | 20% | | | | | | | | | | | | | | |
| Exceeding 2 year but not exceeding 3 years | 30% | | | | | | | | | | | | | | |
| Exceeding 3 year but not exceeding 4 year | 40% | | | | | | | | | | | | | | |
| Exceeding 4 year but not exceeding 5 year | 50% | | | | | | | | | | | | | | |
| Important Regulations | <p>A) No Claim Bonus(NCB)</p> <p>No Claim Bonus (NCB) can be earned only in the Own Damage section of Policy. Policies which cover only Fire and / or Theft Risks are not eligible for NCB. For policies covering Liability with Fire and/or Theft Risks, the NCB will be applicable only on the Fire and / or Theft components of the premium. An insured becomes entitled to NCB only at the renewal of a policy after the expiry of the full duration of 12 months.</p> <p>No Claim Bonus, wherever applicable, will be as per the following table.</p> <table border="1"> <tr> <th>All types of Vehicles</th><th>% of Discount on Own Damage premium</th></tr> <tr> <td>No claim made or pending during the preceding full year of insurance</td><td>20%</td></tr> <tr> <td>No claim made or pending during the preceding 2 consecutive years of insurance</td><td>25%</td></tr> <tr> <td>No claim made or pending during the preceding 3 consecutive years of insurance</td><td>35%</td></tr> <tr> <td>No claim made or pending during the preceding 4 consecutive years of insurance</td><td>45%</td></tr> <tr> <td>No claim made or pending during the preceding 5 consecutive years of insurance</td><td>50%</td></tr> </table> <p>B) Change of Vehicle/Sale of Vehicle</p> <p>A vehicle insured under a policy can be substituted by another vehicle of the same class for the balance period of the policy subject to adjustment of premium, if any, on pro-rata basis from the date of substitution. Where the vehicle so substituted is not a total loss, evidence in support of continuation of insurance on the substituted vehicle is required to be submitted to the insurer before such substitution can be carried out.</p> <p>C) Cancellation Issuance of fresh Certificate of Insurance</p> <p>Any changes in the policy during its currency, affecting the information shown on the Certificate of Insurance, the Certificate of Insurance is required to be returned to the Insurer for cancellation and a fresh Certificate incorporating the changes is to be issued. Remittance of Rs. 50/- is required to be made to the insurer for each issuance of fresh</p> | All types of Vehicles | % of Discount on Own Damage premium | No claim made or pending during the preceding full year of insurance | 20% | No claim made or pending during the preceding 2 consecutive years of insurance | 25% | No claim made or pending during the preceding 3 consecutive years of insurance | 35% | No claim made or pending during the preceding 4 consecutive years of insurance | 45% | No claim made or pending during the preceding 5 consecutive years of insurance | 50% | | |
| All types of Vehicles | % of Discount on Own Damage premium | | | | | | | | | | | | | | |
| No claim made or pending during the preceding full year of insurance | 20% | | | | | | | | | | | | | | |
| No claim made or pending during the preceding 2 consecutive years of insurance | 25% | | | | | | | | | | | | | | |
| No claim made or pending during the preceding 3 consecutive years of insurance | 35% | | | | | | | | | | | | | | |
| No claim made or pending during the preceding 4 consecutive years of insurance | 45% | | | | | | | | | | | | | | |
| No claim made or pending during the preceding 5 consecutive years of insurance | 50% | | | | | | | | | | | | | | |

| | <p>Certificate of Insurance</p> <p>D) Prohibition of mid-term inclusion/cancellation of extra benefits</p> <p>Mid-term inclusion/cancellation of extra benefits shall not be permitted more than once during the currency of a policy.</p> <p>E) Registration, use and Insurance</p> <p>It is not permissible to insure any vehicle in the name of an insured not conforming to the name recorded as owner of the vehicle in the vehicle registration document.</p> <p>It is not permissible to insure any vehicle for use for a purpose other than that permitted by the RTA concerned.</p> | | | | | | | | | | | | | | |
|---|---|---|---------------------|--------------------|----|--------------------|------|--------------------|-----|---------------------|-----|----------------------|-----|----------------------|-----|
| Exclusion | <p>Exclusion:</p> <ol style="list-style-type: none"> Any accidental loss or damage and /or liability caused outside geographical area as mentioned in the policy. Any claim arising due to contractual liability Accidental loss or damage or expenses arising from any consequential loss Accidental loss or damage or expenses arising from nuclear weapons, war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war, civil war, or 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. Any accidental loss or damage and/or liability caused sustained or incurred whilst the vehicle insured herein is <ol style="list-style-type: none"> being used otherwise than in accordance with the 'Limitation as to Use' clause below <p>The Policy covers use of the vehicle for any purpose other than:</p> <ol style="list-style-type: none"> Hire or Reward Carriage of goods (other than samples or personal luggage) Organized racing Pace making Speed testing Reliability Trials Any purpose in connection with Motor Trade <p>b) being driven by or is for the purpose of being driven by him/her in the charge of any person other than a driver as stated in the driver's clause below</p> <p>Any person including the insured</p> <p>Provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license;</p> <p>Provided also that the person holding an effective learner's license may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.</p> <ol style="list-style-type: none"> Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages. Damage to tyres and tubes unless the vehicle is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement. any accidental loss or damage suffered whilst the insured or any person driving the vehicle with the knowledge and consent of the insured is under the influence of intoxicating liquor or drugs. | | | | | | | | | | | | | | |
| Deductibles | <p>Compulsory Deductibles: The amount of loss that the insured has to bear.</p> <p>Vehicle Cubic Capacity less than 1500: Rs.500/-</p> <p>Vehicle Cubic Capacity greater than 1500: Rs.1000/-</p> <p>Voluntary Deductibles: Insured may opt for higher deductible over and above the compulsory deductible in which case discount will be allowed as per the following:-</p> <table> <tr> <th>VOLUNTARY DEDUCTIBLE RANGE(In Multiple of Rs.500)</th><th>DISCOUNT ON PREMIUM</th></tr> <tr> <td>Rs.1000 to Rs.2000</td><td>5%</td></tr> <tr> <td>Rs.2500 to Rs.4500</td><td>7.5%</td></tr> <tr> <td>Rs.5000 to Rs.7000</td><td>10%</td></tr> <tr> <td>Rs. 7500 to Rs.9500</td><td>15%</td></tr> <tr> <td>Rs.10000 to Rs.12000</td><td>20%</td></tr> <tr> <td>Rs.12500 to Rs.20000</td><td>25%</td></tr> </table> | VOLUNTARY DEDUCTIBLE RANGE(In Multiple of Rs.500) | DISCOUNT ON PREMIUM | Rs.1000 to Rs.2000 | 5% | Rs.2500 to Rs.4500 | 7.5% | Rs.5000 to Rs.7000 | 10% | Rs. 7500 to Rs.9500 | 15% | Rs.10000 to Rs.12000 | 20% | Rs.12500 to Rs.20000 | 25% |
| VOLUNTARY DEDUCTIBLE RANGE(In Multiple of Rs.500) | DISCOUNT ON PREMIUM | | | | | | | | | | | | | | |
| Rs.1000 to Rs.2000 | 5% | | | | | | | | | | | | | | |
| Rs.2500 to Rs.4500 | 7.5% | | | | | | | | | | | | | | |
| Rs.5000 to Rs.7000 | 10% | | | | | | | | | | | | | | |
| Rs. 7500 to Rs.9500 | 15% | | | | | | | | | | | | | | |
| Rs.10000 to Rs.12000 | 20% | | | | | | | | | | | | | | |
| Rs.12500 to Rs.20000 | 25% | | | | | | | | | | | | | | |

Add on Coverages (if opted)

1. Depreciation Re-imbursement

This cover offers the amount of depreciation deducted on the value of parts replaced for own damage claim lodged under section 1 of the policy. The cover is available for maximum 2 claims during the policy period. Vehicle should be repaired at any of our authorized garage.

2. Daily Allowance -This cover pays you Daily Allowance as mentioned in the schedule to enable you to meet the cost of hired transport to reduce your inconvenience, if your vehicle is damaged by a covered peril mentioned in section 1 of the policy

Limit of Allowance

| Class of Vehicle | Allowance per day |
|------------------|-------------------|
| Mini / Compact | 600 |
| Mid Size | 800 |
| High End | 2000 |
| MPV / SUV | 1000 |

Exclusion:

1. If you are claiming only for windscreen or glass damage under section 1 of the policy.
2. If vehicle is not repaired at the authorized garage.
3. If claim under section 1 is not valid and admissible.
4. If time required for repair of motor vehicle is up to 3 days

3. Return to invoice-This cover pays the financial shortfall between the amount you receive under section 1 of the policy and the purchase price of the Vehicle as confirmed in the invoice of sale OR current replacement price of new vehicle in case exactly same make/model is available, whichever is less, in the event of your Vehicle being a Total Loss / CTL. The cover will also reimburse the first time registration charges and road tax paid which had been incurred for the insured vehicle

Exclusion:

- the Total Loss / CTL and theft claim is not valid and admissible under section 1 of the policy.
- any non-built in electrical/electronic and non-electrical/electronic accessories including bi-fuel kit forming part of the invoice but not insured under section 1 of the policy.
- Stolen vehicle is recovered within 90 days of theft unless Final Investigation Report is submitted.
- Final investigation report in case of theft claim is not issued by Police authorities and is submitted to us.
- Covered vehicle is imported.

4. No Claim Bonus Protection-We will allow you the same No Claim Bonus, as shown on your schedule at the time of renewal provided

- i) The renewal of policy is done with us within 90 days of expiry of the policy.
- ii) The claim is not a Total Loss (TL) / Constructive Total Loss (CTL).
- iii) The rate of No Claim Bonus as shown in the schedule is an accumulation of 2 or more claim free years and there being no own damage claim in preceding 2 years.
- iv) Not more than 1 own damage claim is registered in the current period of insurance

Special Condition:

- i) A claim made for damages only to the windscreen glass/ rear glass/ door glass/ sun-roof glass will not be considered as claim under this cover.
- ii) A claim for only partial theft of accessories / parts will not be considered as claim under this cover.
- iii) A claim for theft of entire vehicle will not be considered as TL / CTL for this purpose, provided a new vehicle is purchased and insured with us within 90 days of the theft, in which case, we shall allow same No Claim Bonus on new motor vehicle as is shown in the policy.

5. Repair of Glass, Fibre, Plastic and Rubber Parts - A claim for only Glass / plastic / rubber / fiber part where you opt for repairs rather than replacement, at our authorized workshop, will not affect your No Claim Bonus eligibility at the time of renewal with us if there is no other damage to the vehicle is being claimed during the currency of the policy.

6. Loss of Personal Belongings - This cover will pay for the loss or damage to you and your Family member's personal belongings caused by perils mentioned under section 1 of the policy while they are in the vehicle at the time of loss or damage to the vehicle.

The insured will bear first Rs.250 of each and every claim under this section.

7. Key Replacement-This cover pays the cost to replace vehicle keys if stolen, plus the cost of locks if the vehicle is broken into.

Exclusion:

- Lost or stolen keys of residence other than primary residence
Cost to replace keys to vehicles that is not owned for personal use.

| | 8. Emergency Transport and Hotel Expenses -This cover pays the cost of overnight stay and taxi charges for returning to the place of residence or the nearest city of travel, if the vehicle becomes immobile due to an accident covered under the policy. | | | | | | | | | | | | | | | | | | | | |
|---|---|---|--|---|--|--|-----|---|-----|---|-----|---|-----|---|-----|---|-----|---|-----|--------------------|--------------------------|
| Cancellation | <p>The policy can be cancelled only if there is no claim in the policy during this tenure and also on the confirmation that the vehicle is insured with some other insurance company.</p> <p>Cancellation by insurance company: The policy can be cancelled by the insurance company by giving 7 days notice to the insured and company shall allow prorata refund for the balance period.</p> <p>Cancellation by the Insured: The policy can be cancelled by the insured by giving 7 days notice to the insurance company. The insurance company may refund the premium at short period rates as per motor tariff. The short period rates are as follows:</p> <table><tr><th>Period</th><th>% of Annual Premium rate to be retained by the insured company</th></tr><tr><td>Not exceeding 1 month</td><td>20%</td></tr><tr><td>Exceeding 1 month but not exceeding 2 months</td><td>30%</td></tr><tr><td>Exceeding 2 months but not exceeding 3 months</td><td>40%</td></tr><tr><td>Exceeding 3 months but not exceeding 4 months</td><td>50%</td></tr><tr><td>Exceeding 4 months but not exceeding 5 months</td><td>60%</td></tr><tr><td>Exceeding 5 months but not exceeding 6 months</td><td>70%</td></tr><tr><td>Exceeding 6 months but not exceeding 7 months</td><td>80%</td></tr><tr><td>Exceeding 7 months but not exceeding 8 months</td><td>90%</td></tr><tr><td>Exceeding 8 months</td><td>Full annual premium/rate</td></tr></table> | Period | % of Annual Premium rate to be retained by the insured company | Not exceeding 1 month | 20% | Exceeding 1 month but not exceeding 2 months | 30% | Exceeding 2 months but not exceeding 3 months | 40% | Exceeding 3 months but not exceeding 4 months | 50% | Exceeding 4 months but not exceeding 5 months | 60% | Exceeding 5 months but not exceeding 6 months | 70% | Exceeding 6 months but not exceeding 7 months | 80% | Exceeding 7 months but not exceeding 8 months | 90% | Exceeding 8 months | Full annual premium/rate |
| Period | % of Annual Premium rate to be retained by the insured company | | | | | | | | | | | | | | | | | | | | |
| Not exceeding 1 month | 20% | | | | | | | | | | | | | | | | | | | | |
| Exceeding 1 month but not exceeding 2 months | 30% | | | | | | | | | | | | | | | | | | | | |
| Exceeding 2 months but not exceeding 3 months | 40% | | | | | | | | | | | | | | | | | | | | |
| Exceeding 3 months but not exceeding 4 months | 50% | | | | | | | | | | | | | | | | | | | | |
| Exceeding 4 months but not exceeding 5 months | 60% | | | | | | | | | | | | | | | | | | | | |
| Exceeding 5 months but not exceeding 6 months | 70% | | | | | | | | | | | | | | | | | | | | |
| Exceeding 6 months but not exceeding 7 months | 80% | | | | | | | | | | | | | | | | | | | | |
| Exceeding 7 months but not exceeding 8 months | 90% | | | | | | | | | | | | | | | | | | | | |
| Exceeding 8 months | Full annual premium/rate | | | | | | | | | | | | | | | | | | | | |
| Claim | <p>1. Please attend to bodily injury, if any.</p> <p>2. Note the numbers of the other vehicle involved in the accident, if any.</p> <p>3. Try to note the names and contact details of witnesses, if any.</p> <p>4. Please immediately contact our 24x7 Helpline 1800 11 9966 (Toll free) or 022 66939500 (Tolled) in the event of any claim. Answer a few simple questions. Our Call Centre executives are there to help.</p> <p>5. Fill up the Intimation cum Preliminary Claim Form (attached in the booklet) to keep your replies ready for the Call Centre.</p> <p>6. In case of property damage, theft or bodily injury claims, file a First Information Report with the Police. In other circumstances FIR is not necessary.</p> <p>7. Documents required:The Intimation – cum – Preliminary Claim Form (duly filled and signed) you may download the same from our website www.tata-aiggeneral.com. Driving License of the person driving the vehicle at the time of loss. FIR, if it is a case of property damage or bodily injury claims or theft. Vehicle Registration Book.</p> <p>8.Towing: In the event of the vehicle being disabled by reason of loss or damage covered under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and redelivery to the insured but not exceeding in all Rs. 1500/- in respect of any one accident.</p> <p>9.The insured may authorize the repair of the vehicle necessitated by damage for which the Company may be liable under this Policy provided that :</p> <p>a) the estimated cost of such repair including replacements, if any, does not exceed Rs.500/-;</p> <p>b) the Company is furnished forthwith with a detailed estimate of the cost of repairs; and</p> <p>c) the insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.</p> | | | | | | | | | | | | | | | | | | | | |
| At your Doorsteps | <p>We have a 24/7 help line for addressing customer queries and grievances. The contact details are as under.</p> <table><tr><td>Toll Free: 1 800 11 99 66 (from a BSNL/ MTNL landline)</td></tr><tr><td>Tolled No: 022 6693 9500</td></tr><tr><td>Email: customersupport@tata-aig.com</td></tr><tr><td>Website : www.tata-aiggeneral.com</td></tr></table> | Toll Free: 1 800 11 99 66 (from a BSNL/ MTNL landline) | Tolled No: 022 6693 9500 | Email: customersupport@tata-aig.com | Website : www.tata-aiggeneral.com | | | | | | | | | | | | | | | | |
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