

Customer Information Sheet/Know Your Policy

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

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause No.	
1.	Name of the Insurance Product/Policy	Auto Secure - Two Wheeler Package Policy		
2.	Unique Identification Number (UIN) allotted by IRDAI	IRDAN108RPMT0076V03201819		
3.	Structure	Basis of Sum Insured: Indemnity		
4.	Interests Insured	Two Wheeler		
5.	Sum Insured / Motor Insured Declared Value Scope (IDV)	Section I – Loss Of Or Damage To The Vehicle Insured: 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. The IDV is considered the 'Market Value' throughout the Policy Period without further depreciation for Total Loss (TL) or Total Theft of the Insured Vehicle (TT) 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. Illustration - IDV Calculation	Section I	
		A Ex-showroom price (as on date of purchase)		₹1,00,000
		B Age of the Two Wheeler		1 year

TATA AIG GENERAL INSURANCE COMPANY LIMITED

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Website: www.tataaig.com • IRDA of India Registration No.: 108 • CIN: U85110MH2000PLC128425 • Auto Secure - Two Wheeler Package Policy UIN: IRDAN108RPMT0076V03201819



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Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)			Policy Clause No.
		C	Year of Registration	May, 2023	Section III
		D	Proposed Policy inception date/month	June, 2024	
		E	Depreciation as per scale (Two Wheeler is > 1 year and < 2 years)	20%	
		F	IDV Calculation (A – (A*E))	₹80,000	
		Section III - Personal Accident Cover For Owner-Driver (if Opted and shown in the Policy Schedule): Benefit payment up to ₹15 Lakhs basis below scale.			
			Nature 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%	
6.	Policy Coverage	Section I. Loss or Damage to Insured Vehicle Section II. Liability To Third Parties Section III. Personal Accident Cover for Owner-Driver (if opted and shown in the Policy Schedule) For detailed Coverages and its Exclusions, Policy Terms and & Conditions, please refer to the Policy Wordings available on our website www.tataaig.com .			Coverages under the Product

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7.	Available Add-On for the said Product	The below Add-Ons shall be applicable (if opted by you and mentioned in the Policy Schedule)			
		Sr. No	Add-On	Sum Insured / Limits (in ₹)	Deductible
		1.	Road Side Assistance	Continuation/Return - Journey: ₹1500 / ₹2000 / ₹2500 Hotel Accommodation: ₹2500 / ₹3500 / ₹5000	-
		2.	Depreciation Allowance	IDV	-
		3.	Consumable Expenses	IDV	-
		4.	Return to invoice	Difference between IDV - and on-road price of new vehicle including Registration fees, road tax.	-
		5.	Electric Surge Secure	IDV	-
		6.	Tyre and Rim Secure	IDV	-
		7.	Additional Third-Party Property Damage Cover	₹1,00,000 to ₹5,00,000 (in multiples of ₹50,000)	-
		8.	Engine Secure	IDV	a. No Deductible

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					b. With Deductible: i. Repair case: 5% on claim amount. ii. In case of Replacement: 10% on claim amount.	
		9.	Emergency Medical Expenses	₹25,000	-	
		10.	Depreciation Allowance - Battery	IDV	Zero Deductible / 5% of claim amount and minimum of ₹500 for each and every claim.	
		11.	Additional Personal Accident Cover to Owner-Driver	₹1,00,000 to ₹5,00,000 (in multiples of ₹50,000)	-	
		12.	Additional Personal Accident Cover Unnamed Passengers	₹1,00,000 to ₹5,00,000 (in multiples of ₹50,000)	-	
		For detailed Coverages and its Exclusions, Policy Terms and & Conditions, please refer to the Policy Wordings available on our website www.tataaig.com .				
8.	Loss Participation	Compulsory Deductible under 'Loss of or Damage to The Vehicle Insured': ₹100				Section I
9.	Exclusions	1. Accidental loss, damage, or liability outside the Geographical Area.				General Exclusions

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		2. Any claim arising out of any contractual liability; 3. Vehicle use beyond 'Limitations as to Use' or driven by an unauthorised person under the Driver's Clause. 4. Any accidental property loss, damage, or related expenses, including consequential loss. 5. Any liability caused by ionizing radiation or radioactive contamination from nuclear fuel or waste, including self-sustaining nuclear fission. 6. Any loss, damage, or liability caused by or arising from nuclear weapons material. 7. Any loss, damage, or liability caused by war, invasion, hostilities, civil war, rebellion, or related events. The Insured must prove the loss is unrelated; otherwise, the Company is not liable. 8. Deductible: The Company is not liable for claims under Section I (Loss of or Damage to the Vehicle Insured) up to the stated deductible in the Schedule. For detailed list of Exclusions and Terms and Conditions, please refer to the Policy Wordings available on our website www.tataaig.com.	
10.	Special Conditions and Warranties (if any)	Applicable to below Add-Ons: 1. Depreciation Allowance: a. A claim where replacement of any part is not involved and no depreciation is deducted under own damage claim, will not be considered as claim under this cover. b. Vehicle is repaired at any of our Authorised Garage / Authorised Workshop / Authorised Service Station. 2. Return to Invoice: a. The finance Company/Bank whose interest is endorsed on the Policy must agree in writing.	

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		3. Engine Secure: Claim under this endorsement will be admissible only if - - In case of water damage, there is and evidence of vehicle being submerged or stopped in water logged area. - In case of leakage of lubricating oil, there is visible evidence of accidental damage to engine or respective assembly. - Vehicle is transported/towed to garage within 2 (Two) days of water receding from the water logged area.	
11.	Admissibility of Claim	- You shall take all reasonable steps to safeguard the Vehicle Insured from loss or damage and to maintain it in efficient condition. - 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. - 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. 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. - 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. - 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. - 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.	

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		Sample Claims Calculation: <table><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></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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E	Net payable amount (C-D)	₹6,000																
12.	Policy Servicing - Claim Intimation and Processing	The Insured / Claimant may intimate claim to TATA AIG via– - 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 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. Please keep the following information ready when you call the call centre: - Your Contact Numbers - Policy Number - Name of Insured																

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		4. Date & Time of Loss 5. Location of Loss 6. Nature of Loss 7. Contact Details of the person at the Loss Location 8. Location of Damaged Vehicle Note: The above list is only indicative. You may be asked for additional information. 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: - 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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		a. Claim Form (in prescribed format duly filled and signed). b. Registration certificate of the vehicle. (Self-Attested by Insured/verification when required). c. Driving license of the person driving the vehicle at the time of accident. (Self-Attested by Insured / verification when required) d. FIR – (In case of Third-Party Injuries / Property Damage / Major Losses). The Company may ask for additional information/documents for verification of facts related to your claim, if required. - Once the repair works are completed by the workshop, re-inspection of the vehicle may be carried out, if required. - Upon submission of repair invoice to TATA AIG in case of Cashless Claims, delivery order is shared with workshop, post which Insured can take delivery of vehicle. - In case of reimbursement claims, Insured will have to submit repair invoice in original and a copy of cancelled cheque to TATA AIG. - Claim payment is done through NEFT within 7 days from receipt of all relevant documents. Turn Around 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.	
13.	Grievance Redressal and Policyholders Protection	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 Customer Support No.: 022 6489 8282 or 022-66939500 (toll charges apply), or email us at customersupport@tataaig.com . We will investigate and respond within the regulatory turnaround time (TAT).	

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		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/ 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/)	
14.	Obligations of the Policyholder	1. You are advised to go through the Policy Schedule cum Certificate of Insurance which is issued based on information and declaration provided by you. 2. Transcript of Information & Declaration is also provided to enable you to go through the same again and if any error/discrepancy is found in respect of vehicle details or any other information provided by you, it should be brought to our notice within 15 days of receipt of this Policy for necessary correction along with the supporting documents, otherwise it will be deemed to be correct. 3. Please note that any fraud will lead to cancellation of Policy ab initio with non-consideration of claim, if any.	

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		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. 5. Please specify all Material Facts. "Material facts" for the purpose of this Policy shall mean all relevant information which will enable Us to take informed decision in the context of underwriting the risk.	

Declaration by the Policyholder:

I have read the above and confirm having noted the details.

Place: _____

Date: _____

(Signature of the Policyholder)

Note - In the event of no response from your end within 15 days of this Customer Information Sheet Receipt, it will be deemed that you have read the aforementioned document and confirmed having noted the details. (<https://www.tataaig.com/downloads>)

Legal Disclaimer Note: The information must be read in conjunction with the Policy document. In case of any conflict between the CIS and the Policy document, the terms and conditions mentioned in the Policy document shall prevail.

Disclaimer: Insurance is the subject matter of the solicitation. For more details on benefits, optional benefits, exclusions, limitations, terms & conditions, please read the Policy Wordings carefully, before concluding a sale. Trade logo displayed above belongs to Tata Sons Private Limited and AIG and used by TATA AIG General Insurance Company Limited under License.

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