Policy Wordings

Whereas the Insured by a Proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to TATA AIG General Insurance Company Ltd. (hereinafter called the Company) for the Insurance hereinafter contained and has paid the premium mentioned in the Schedule as consideration for such Insurance in respect of accidental loss or damage occurring during the Period of Insurance.

Now this Policy witnessth:

That subject to the Terms, Exceptions and Conditions contained herein or endorsed or expressed hereon;

Section I – Loss of or Damage to the Vehicle Insured:

1. The Company will indemnify the Insured against loss or damage to the Vehicle Insured hereunder and/or its accessories whilst thereon:
    i. By fire, explosion self-ignition or lightning;
    ii. By burglary, housebreaking or theft;
    iii. By riot and strike;
    iv. By earthquake (Fire and Shock Damage);
    v. By flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost;
    vi. By accidental external means;
    vii. By malicious act;
    viii. By terrorist activity;
    ix. Whilst in transit by road rail inland - waterway lift elevator or air;
    x. By landslide, rockslide.

Subject to deduction for depreciation at the rates mentioned below in respect of parts replaced:

Subject to a deduction for depreciation at the rates mentioned below in respect of the parts replaced	
1. For All Rubber/Nylon/Plastic Parts, tyres, tubes and batteries	50%
2. For Fibre glass components	30%
3. For All Parts made of Glass	NIL
4. Rate of depreciation for all other parts including wooden parts will be as per following Schedule:	

Age of the Vehicle	% of Depreciation
Not Exceeding 6 months	NIL
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 year but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 10 years	40%
Exceeding 10 years	50%

5. Rate of depreciation for painting: In the case of painting, depreciation rate of 50% shall be applied only on the material cost of total painting charges. In case of a consolidated bill for painting charges, the material component shall be considered as 25% of the total painting charges for the purpose of applying the depreciation.

6. In the case of repair, no depreciation shall be deducted on Non-OEM (Original Equipment Manufacturer) / Non-OES (Original Equipment Supplier) parts that are used in repairs.

2. The Company shall not be liable to make any payment in respect of:

   a. Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages;

   b. 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. And

   c. 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.

3. 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 ₹1500/- in respect of any one accident.

4. The Insured may authorise the repair of the vehicle necessitated by damage for which the Company may be liable under this Policy provided that:

a. The estimated cost of such repair including replacements, if any, does not exceed ₹500/-;
b. The Company is furnished forthwith with a detailed estimate of the cost of repairs; and
c. The Insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

Sum Insured - Insured's Declared Value (IDV):

The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'Sum Insured' for the purpose of this Policy which is fixed at the commencement of each Period of Insurance / Policy Year (where Period of Insurance exceeds one year), as the case may be, for the Insured Vehicle.

The IDV of the vehicle (and accessories if any fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the Vehicle Insured at the commencement of Insurance/renewal and adjusted for depreciation (as per scheduled below):

The Schedule of age-wise depreciation as shown below is applicable for the purpose of Total Loss/Constructive Total Loss (TL/CTL) claims only.

The Schedule of Depreciation for Fixing IDV of the Vehicle:

Age of the 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 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

IDV of vehicles beyond 5 years of age and of obsolete models of vehicles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the Insurer and the Insured.

IDV shall be treated as the 'Market Value' throughout the Period of Insurance / Policy Year (where Period of Insurance exceeds one year), as the case may be, without any further depreciation for the purpose of Total Loss (TL) / Total Theft of the Insured Vehicle (TT) / Constructive Total Loss (CTL) claims.

The Insured Vehicle shall 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.

Based on your private car's odometer reading, get advantage on premium.**

For more details, please call us on Customer Support Number: **022 6489 8282** or contact your TATA AIG Insurance Advisor, relationship manager or visit your nearest TATA AIG branch.

**Premium advantage will be subject to kilometer range and eligibility criteria.

Section II – Liability to Third Parties:

1. Subject to the limits of liability as laid down in the Schedule hereto the Company will indemnify the Insured in the event of an accident caused by or arising out of the use of the vehicle against all sums which the Insured shall become legally liable to pay in respect of:
   a. Death of or bodily injury to any person including occupants carried in the vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements 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 trust or in the custody or control of the Insured.
2. The Company will pay all costs and expenses incurred with its written consent.
3. In terms of and subject to the limitations of the indemnity granted by this Section to the Insured, the Company will indemnify and driver who is driving the vehicle on the Insured's order or with Insured's permission provided that such driver shall as though he/she was the Insured observe fulfill and be subject to the Terms Exceptions and Conditions of this Policy in so far as they apply.
4. In the event of the death of any person entitled to indemnity under this Policy the Company will in respect of the liability incurred by such person indemnify his/her personal representative in terms of and subject to the limitations of this Policy provided that such personal representative shall as though such representative was the Insured observe fulfill and be subject to the Terms Exceptions and Conditions of this Policy in so far as they apply.
5. The Company may at its own option:
   a. Arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this Policy, and
   b. Undertake the defense of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this Policy.

Avoidance of Certain Terms and Right of Recovery:

Nothing in this Policy or any endorsement hereon 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.

Application of Limits of Indemnity:

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.

Section III - Personal Accident Cover for Owner-Driver:

The Company undertakes to pay compensation as per the following scale for bodily injury/death sustained by the owner-driver of the vehicle, in direct connection with the Vehicle Insured or whilst driving or mounting into/ dismounting from the Vehicle Insured or whilst travelling in it as a co-driver, caused by violent, accidental, external and visible means which independent of any other cause shall within six calendar months of such injury result in:

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%

Provided always that:

a. Compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner- driver arising out of any one occurrence and the total liability of the Insurer shall not in the aggregate exceed the sum of ₹15 lakhs during any one Period of Insurance.

b. No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (1) intentional self injury suicide or attempted suicide physical defect or infirmity or (2) an accident happening whilst such person is under the 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 the 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 inured herein;

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.

Nominee details are mandatory for this cover. Please provide nominee details in Proposal Form.

General Exceptions:

(Applicable to all Sections of the Policy)

The Company shall not be liable under this Policy in respect of:

1. Any accidental loss or damage and/or liability caused sustained or incurred outside the Geographical Area.
2. Any claim arising out of any contractual liability;
3. Any accidental loss or damage and/or liability caused sustained or incurred whilst the Vehicle Insured herein is:
   a. Being used otherwise than in accordance with the 'Limitations as to Use' or
   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.
4. a. Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.
   b. 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;
5. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material;
6. Any accidental loss or damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the Insured shall prove that the accidental loss or damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.

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.

General Conditions:

This Policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear.

A) Conditions Precedent to Contract:

1. Premium to be paid for the Period of Insurance before Policy commencement date as opted by Insured in the Proposal Form.
2. The due observance and fulfillment of the terms conditions and endorsements of this 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 answers in the said Proposal shall be condition precedent to any liability of the Company to make any payment under this Policy.

B) Conditions during the contract:

1. Duties and Obligations after Occurrence of an Insured Event:

1. Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage and in the event of any claim and thereafter the Insured shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by the Insured.
2. Notice shall also be given in writing to the Company immediately the Insured shall have knowledge of any impending prosecution Inquest or Fatal Inquiry in respect of any occurrence which may give rise to a claim under this Policy.
3. In case of theft or criminal act which may be the subject of a claim under this Policy the Insured shall give immediate notice to the police and co-operate with the Company in securing the conviction of the offender.
4. No admission offer promise payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute in the name of the Insured for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the Insured shall give all such information and assistance as the Company may require.
5. At any time after the happening of any event giving rise to a claim under Section II of this Policy the Company may pay to the Insured the full amount of the Company's liability under the Section and relinquish the conduct of any defence settlement or proceedings
6. The Company may at its own option repair reinstate or replace the Vehicle Insured or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed:

   a. For total loss / constructive total loss of the vehicle - the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule less the value of the wreck.

   b. 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 depreciation as per limits specified.

   The Company shall not deduct any amount in lieu of salvage value. Salvage, if any, will be surrendered to the Company and the Company shall collect the salvage from the Insured.

2. **Reasonable Care:**

   The Insured shall take all reasonable steps to safeguard the Vehicle Insured from loss or damage and to maintain it in efficient condition.

3. **Right to Inspect:**

   The Company shall have at all times free and full access to examine the Vehicle Insured or any part thereof or any driver or employee of the Insured. 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 Vehicle Insured be driven before the necessary repairs are effected, any extension of the damage or any further damage to the vehicle shall be entirely at the Insured's own risk.

4. **Cancellation:**

   I. Cancellation by Insurer:

   The Company may cancel the Policy on the grounds of established fraud, subject to clause III mentioned under this Section, by sending seven days notice by recorded delivery to the Insured at Insured's last known address and in which case the Policy will be cancelled 'ab-initio' with forfeiture of premium and non-consideration of claim, if any.

   II. Cancellation by Insured:

   The Policy may be cancelled at any time by the Insured without assigning any reason provided no claim has arisen during the Period of Insurance. , The Insured shall be entitled to a refund of proportionate premium for the unexpired period in the running year and full refund of premium for remaining full Policy Years (where Period of Insurance exceeds one year) subject to submission of proof that vehicle is Insured elsewhere at least for Liability Only Cover and original Certificate of Insurance.

   III. Liability to Third-Party Section of the Policy may be cancelled either by the Company or the Insured only on the following grounds:

   a. Double Insurance.

   b. Vehicle not in use anymore because of Total Loss or Constructive Total Loss.

      On submission of original cancelled Registration Certificate or on providing evidence that the vehicle is Insured elsewhere, at least for Liability Only Cover on submission of original proof of such Insurance. The Company will refund proportionate premium for unexpired Period of Insurance.

   Double Insurance:

   When the Insured Vehicle is covered under another Policy with identical cover, then the Policy commencing later may be cancelled by the Insured subject to the following.
   If a vehicle is Insured at any time with two different offices of the same Insurer, 100% refund of premium of one Policy shall be allowed by cancelling the later of the two Policies. However, if the two Policies are issued by two different Insurers, the Policy commencing later shall be cancelled by the Insurer concerned and pro-rata refund of premium thereon shall be allowed.

If however, due to requirements of Banks/Financial Institutions, intimated to the Insurer in writing, the earlier dated Policy is required to be cancelled, then refund of premium will be allowed after retaining premium on pro-rata basis for the period the Policy was in force prior to cancellation.

In either case, no refund of premium shall be allowed for such cancellation if any claim has arisen on either of the Policies during the period when both the Policies were in operation, but prior to cancellation of one of the Policies.

5. **Contribution:**

If at the time of occurrence of an event that gives rise to any claim under this Policy, there is in existence any other Insurance covering the same loss, damage or liability, the Company shall not be liable to pay or contribute more than its ratable proportion of any compensation cost or expense.

6. **Change of Vehicle:**

Vehicle Insured under the Policy can be substituted by another private car for the balance period of the Policy subject to adjustment of premium, if any, on pro-rata basis from the date of substitution on submission of fresh Proposal Form. Where the vehicle so substituted is not a total loss, evidence in support of continuation of at least Third-Party Insurance on the substituted vehicle shall be submitted before such substitution.

7. **Transfer of Insurance:**

On transfer of ownership the Liability Only Cover shall be deemed to be transferred in favour of the person to whom the motor vehicle is transferred with effect from the date of transfer. The transferee shall apply within fourteen days from the date of transfer in writing for necessary changes in our record and issuance of fresh Certificate of Insurance / Endorsement.

Transfer of “Own Damage” Section of the Policy in favour of the transferee, shall be made on receipt of a specific request from the transferee within 14 days from the date of transfer along with, acceptable evidence of sale, original old Certificate of Insurance for effecting transfer in the record and issuance of fresh Certificate of Insurance / Endorsement in the name of the transferee effective from the date of transfer. If request for transfer is made after 14 days from the date of transfer then transfer will be effective from the date request is received by us and payment of differential premium, if any. If the transferee is not entitled to the benefit of the No Claim Bonus (NCB) shown on the Policy, or is entitled to a lesser percentage of NCB than that existing in the Policy, recovery of the difference between the transferee’s entitlement, if any, and that shown on Policy shall be made before effecting the transfer.

8. **No Claim Bonus:**

Insured is entitled to No Claim Bonus (NCB) at the renewal of the Policy. No Claim Bonus (NCB) shall be allowed if no own damage claim is made or pending during the preceding full years of Insurance as per the following table subject to terms and conditions mentioned below.

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%

1. The entitlement of NCB shall follow the fortune of the original Insured and not the vehicle or the Policy. In the event of transfer of interest in the Policy from one Insured to another, the entitlement of NCB for the transferee will be as per transferee's eligibility for Private Car Policy following the transfer of interest.
2. Where the Insured is an individual, and on his/ her death the custody and use of the vehicle pass to his/her spouse and/or children and/or parents, the NCB entitlement of the original Insured will pass on to such person/s to whom the custody and use of the vehicle passes.
3. The percentage of NCB earned on a vehicle owned by an institution during the period when it was allotted to and exclusively operated by an employee shall be passed on to the employee if the ownership of the vehicle is transferred in the name of the employee. This will however require submission of a suitable letter from the employer confirming that prior to transfer of ownership of the vehicle to the employee, it was allotted to and exclusively operated by the employee during the period in which the NCB was earned.
4. In the event of the Insured, transferring his Insurance from one Insurer to another Insurer, the transferee Insurer shall allow the same rate of NCB which the Insured would have received from the previous Insurer subject to submission of evidence of the Insured's NCB entitlement either in the form of a renewal notice or a letter confirming the NCB entitlement from the previous Insurer.
5. Where the Insured is unable to produce such evidence of NCB entitlement from the previous Insurer, the claimed NCB may be permitted after obtaining from the Insured a declaration as per the following wording:

   "I/We declare that the rate of NCB claimed by me/us is correct and that no claim has arisen in the expiring Period of Insurance (copy of the Policy enclosed). I/We further undertake that if this declaration is found to be incorrect, all benefits under the Policy in respect of Section I of the Policy will stand forfeited."

"I/We declare that the rate of NCB claimed by me/us is correct and that no claim has arisen in the expiring Period of Insurance (copy of the Policy enclosed). I/We further undertake that if this declaration is found to be incorrect, all benefits under the Policy in respect of Section I of the Policy will stand forfeited."

6. "I/We declare that the rate of NCB claimed by me/us is correct and that no claim has arisen in the expiring Period of Insurance (copy of the Policy enclosed). I/We further undertake that if this declaration is found to be incorrect, all benefits under the Policy in respect of Section I of the Policy will stand forfeited."
7. On production of evidence of having earned NCB abroad, an Insured shall be granted NCB on a new Policy taken out in India as per entitlement earned abroad, provided the Policy is taken out in India within three years of expiry of the overseas Insurance Policy, subject to relevant provisions of NCB mentioned herein. NCB slab will be allowed as per table above corresponding to the claim free years as certified by Insurer abroad.
8. Except as provided in Rule (6) and (7), no NCB will be allowed when a Policy is not renewed within 90 days of its expiry.
9. Except as provided in Rules (6), (7) and (8) above, NCB shall be allowed only when the vehicle has been Insured continuously for a period of 12 months without any break.

C) Conditions when a claim arises:

The Insured/Claimant will intimate claim to TATA AIG via:

I. Call Centre:
   - **Customer Support Number: 022 6489 8282**
   - **Email:** general.claims@tataaig.com
   - **Website:** www.tataaig.com

II. Insured or claimant shall furnish immediate loss details, which shall include details of the loss event, location of the loss, location of the damaged vehicle, and names and telephone numbers of contact personnel.

III. 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.

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 case of vehicle theft, a police complaint has to be filed immediately after the loss. Please keep the following information ready when you call the call centre:

1. Your Contact Numbers
2. Policy Number
3. Name of Insured

4. Date & Time of Loss
5. Location of Loss
6. Nature of Loss
7. Place & Contact Details of the person at the Loss Location

Note: The above list is only indicative. You may be asked for additional documents. For more details, please refer to the intimation cum preliminary Claim Form.

D) Conditions for renewal of the contract:

Renewal Notice:

The Policy may be renewed with our consent. The benefits under the Policy or/and the terms and conditions of the Policy, including premium rate may be subject to change.

Unless renewed as herein provided, this Policy shall terminate at the expiration of the period for which premium has been paid / received. No renewal receipt shall be valid unless it is on the printed form of the Company and signed by an authorised official of the Company.

E) Special Conditions:

1. In the event of the death of the sole Insured, this Policy will not immediately lapse but will remain valid for a period of three months from the date of the Death of Insured or until the expiry of this Policy (whichever is earlier). During the said period, legal heir(s) of the Insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new Insurance Policy for the Motor Vehicle.

   Where such legal heir(s) desire(s) to apply for a transfer of this Policy or obtain a new Policy for the vehicle such heir(s) should make an application to the Company accordingly within the aforesaid period. All such applications should be accompanied by:

   a. Death Certificate in respect of the Insured.
   b. Proof of title to the vehicle.
   c. Original Policy.
2. In the event the claim is not settled within timelines prescribed by IRDAI, the Company shall be liable to pay interest at a rate, which is 2% above the bank rate from the date of receipt of intimation till the date of actual payment.
3. Failure to furnish evidence within the time required shall not invalidate nor reduce any claim if You can satisfy Us that it was not reasonably possible for You to give the proof within such time.

Auto Secure Endorsements (attached to and forming part of Policy).

IMT1. Extension of Geographical Area:

In consideration of the payment of an additional premium of ₹<<>> it is hereby understood and agreed that notwithstanding anything contained in this Policy to the contrary the Geographical Area in this Policy shall from the <<DD/MM/YYYY>> to the <<DD/MM/YYYY>> (both days inclusive) be deemed to include*

It is further specifically understood and agreed that such geographical extension excludes cover for damage to the Vehicle Insured / injury to its occupants / Third-Party liability in respect of the Vehicle Insured during sea voyage / air passage for the purpose of ferrying the Vehicle Insured to the extended geographical area.

Note: Insert Nepal / Sri Lanka / Maldives / Bhutan / Pakistan / Bangladesh as the case may be.

IMT3. Transfer of Interest:

It is hereby understood and agreed that as from DD/MM/YYYY (refer Policy Schedule) the interest in the Policy is transferred to and vested in _______ of _______ (refer Policy Schedule) carrying on or engaged in the business or profession of _______ (refer Policy Schedule) who shall be deemed to be the Insured and whose Proposal and declaration dated DD/MM/YYYY (refer Policy Schedule) shall be deemed to be incorporated in and to be the basis of this contract.

Provided always that for the purpose of the No Claim Bonus (except in case of employer-employee transfer as per general condition B.8.3), no period during which the interest in this Policy has been vested in any previous Insured shall accrue to the benefit of _______.

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

IMT4. Change of Vehicle:

It is hereby understood and agreed that as from DD/MM/YYYY. the vehicle bearing Registration Number ______________ is deemed to be deleted from the Schedule of the Policy and the vehicle with details specified hereunder is deemed to be included therein:

Regd. No.	Engine/ Chassis No.	Make	C.C.	Year of Manufacture	Seating Capacity including Driver	IDV
				<<DD/MM/YYYY>>		

In consequence of this change, an extra / refund premium of ₹_______ is charged/allowed to the Insured.

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

IMT5. Hire Purchase Agreement:

It is hereby understood and agreed that [hereinafter referred to as the Owners (refer Policy Schedule)] are the Owners of the Vehicle Insured and that the Vehicle Insured is subject of an Hire' Purchase Agreement made between the Owners on the one part and the Insured on the other part and it is further understood and agreed that the Owners are interested in any monies which but for this Endorsement would be, payable to the Insured under this Policy in respect of such loss or damage to the Vehicle Insured as cannot be made good by repair and/or replacement of parts and such monies shall be paid to the Owners as long as they are the Owners of the Vehicle Insured and their receipt shall be a full and final discharge to the Insurer in respect of such loss or damage.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the Owner-Driver granted under this Policy, the Insured named in the Policy will continue to be deemed as the Owner-Driver subject to compliance of provisions of the Policy relating to this cover.

Save as by this Endorsement expressly agreed nothing herein shall modify or affect the rights and liabilities of the Insured or the Insurer respectively under or in connection with this Policy.

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

IMT6. Lease Agreement:

It is hereby understood and agreed that [hereinafter referred to as the Lessors (refer Policy Schedule)] are the Owners of the Vehicle Insured and that the Vehicle Insured is the subject of a Lease Agreement made between the Lessor on the one part and the Insured on the other part and it is further understood and agreed that the Lessors are interested in any monies which but for this Endorsement would be payable to the Insured under this Policy in respect of such loss or damage to the Vehicle Insured as cannot be made good by repair and/or replacement of parts and such monies shall be paid to the Lessors as long as they are the owners of the Vehicle Insured and their receipt shall be a full and final discharge to the Insurer in respect of such loss or damage. It is also understood and agreed that notwithstanding any provision in the Leasing Agreement to the contrary, this Policy is issued to the Insured namely ______________ (refer Policy Schedule) as the principal party and not as agent or trustee and nothing herein contained shall be construed as constituting the Insured an agent or trustee for the Lessors or as an assignment (whether legal or equitable) by the Insured to the Lessors, of his rights benefits and claims under this Policy and further nothing herein shall be construed as creating or vesting any right in the Owner/Lessor to sue the Insurer in any capacity whatsoever for any alleged breach of its obligations hereunder.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this Policy, the Insured named in the Policy will continue to be deemed as the owner-driver subject to compliance of provisions of the Policy relating to this cover.

Save as by this Endorsement expressly agreed nothing herein shall modify or affect the rights and liabilities of the Insured or the Insurer respectively under or in connection with this Policy.

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

IMT7. Vehicle Subject to Hypothecation Agreement:

It is pledged to/hypothecated with .... [hereinafter referred to as the "Pledgee" (refer Policy Schedule)] and it is further understood and agreed that the Pledgee is interested in any monies which but for this Endorsement would be payable to the Insured under this Policy in respect of such loss or damage to the Vehicle Insured as cannot be made good by repair and/or replacement of parts and such monies shall be paid to the Pledgee as long as they are the Pledgee of the Vehicle Insured and their receipt shall be a full and final discharge to the Insurer in respect of such loss or damage.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this Policy, the Insured named in the Policy will continue to be deemed as the owner-driver subject to compliance of provisions of the Policy relating to this cover.

Save as by this Endorsement expressly agreed that nothing herein shall modify or affect the rights or liabilities of the Insured or the Insurer respectively under or in connection with this Policy or any term, provision or condition thereof.

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

IMT8. Discount for Membership of Recognised Automobile Associations:

It is hereby understood and agreed that in consideration of Insured's membership of ____________** a discount in premium of ₹____________* is allowed to the Insured hereunder from <<DD/MM/YYYY>>.

It is further understood and agreed that if the Insured ceases to be a member of the above mentioned association during the currency of this Policy the Insured shall immediately notify the Insurer accordingly and refund to the Insurer a proportionate amount of the discount allowed on this account for the unexpired period of the cover.

Subject otherwise to the terms, exceptions, conditions and limitations of the Policy.

IMT9. Discount for Vintage Cars (Applicable to Private Cars Only):

It is hereby understood and agreed that in consideration of the Insured car having been certified as a Vintage Car by the Vintage and Classic Car Club of India, a discount of ₹________ is allowed to the Insured from <<DD/MM/YYYY>>.

Subject otherwise to the terms exceptions conditions and limitations of the Policy.

IMT10. Installation of Anti-Theft Device:

In consideration of certification by _________* that an Anti-Theft device approved by Automobile Research Association of India (ARAI), Pune has been installed in the Vehicle Insured herein a premium discount of ₹______** is hereby allowed to the Insured.

It is hereby understood and agreed that the Insured shall ensure at all times that this Anti-theft device installed in the Vehicle Insured is maintained in efficient condition till the expiry of this Policy.

Subject otherwise to the terms, exceptions, conditions and limitations of the Policy.

IMT12. Discount for Specially Designed/Modified Vehicles for the Blind, Handicapped and Mentally Challenged Persons:

Notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the Vehicle Insured being specially designed/modified for use of blind, handicapped and mentally challenged persons and suitable endorsement to this effect having been incorporated in the Registration Book by the Registering Authority, a discount of 50% on the Own Damage premium for the Vehicle Insured is hereby allowed to the Insured.

Subject otherwise to the terms exceptions conditions and limitations of the Policy.

IMT13. Use of Vehicle Within Insured's Own Premises:

It is hereby understood and agreed that the Insurer shall not be liable in respect of the Vehicle Insured while the vehicle is being used elsewhere than in the Insured's premises except where the vehicle is specifically required for a mission to fight a fire.

For the purposes of this endorsement 'Use confined to own premises' shall mean use only on Insured's Premises to which public have no general right of access.

IMT15. Personal Accident Cover to the Insured or Any Named Person Other Than Paid Driver or Cleaner:

In consideration of the payment of an additional premium it is hereby agreed and understood that the Company undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the Insured person in direct connection with the Vehicle Insured or whilst mounting and dismounting from or traveling in Vehicle Insured and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such injury result in:

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%

Provided always that:

a) 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 of ₹________*(refer Policy Schedule) during anyone Period of Insurance in respect of any such person.

b) 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.

c) 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.

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

*The Capital Sum Insured (CSI) per passenger is to be inserted.

IMT16. Personal Accident to Unnamed Passengers Other Than Insured and the Paid Driver and Cleaner:

{For vehicles rated as Private cars and Motorised two wheelers (not for hire or reward) with or without side car}

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 employ 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;

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%

Provided always that:

a) 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 of ₹________*(refer Policy Schedule) during anyone Period of Insurance in respect of any such person.

b) 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.

c) 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.

d) Not more than _______ ** (refer Policy Schedule) persons/passengers are in the Vehicle Insured at the time of occurrence of such injury.

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

*The Capital Sum Insured (CSI) per passenger is to be inserted.

** The registered seating capacity of the Vehicle Insured is to be inserted.

IMT17. Personal Accident Cover to Paid Drivers, Cleaners and Conductors:

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 injury as hereinafter defined sustained by the paid driver / cleaner / conductor in the employ of the Insured in direct connection with the Vehicle Insured whilst mounting into dismounting from or travelling in the Insured Vehicle and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such injury result in;

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%

Provided always that:

a) 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 of ₹________*(refer Policy Schedule) during anyone Period of Insurance in respect of any such person.

b) 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.

c) 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.

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

*The Capital Sum Insured (CSI) per passenger is to be inserted.

IMT19. Cover for Vehicles Imported Without Customs Duty:

Notwithstanding anything to the contrary contained in this Policy it is hereby understood and agreed that in the event of loss or damage to the Vehicle Insured and/or its accessories necessitating the supply of a part not obtainable from stocks held in the country in which the Vehicle Insured is held for repair or in the event of the Insurer exercising the option under Condition B.1.6 to pay in cash the amount of the loss or damage the liability of the Insurer in respect of any such part shall be limited to:

a) i. The price quoted in the latest catalogue or the price list issued by the Manufacturer or his Agent for the country in which the Vehicle Insured is held for repair less depreciation applicable; or

ii. if no such catalogue or price list exists the price list obtaining at the Manufacturer's Works plus the reasonable cost of transport otherwise than by air to the country in which the Vehicle Insured is held for repair and the amount of the relative import duty less depreciation applicable under the Policy; and.

b) The reasonable cost of fitting such parts,

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

IMT20. Reduction in the Limit of Liability for Property Damage:

It is hereby understood and agreed that notwithstanding anything to the contrary contained in the Policy the Insurers liability is limited to ₹6,000/- (Rupees six thousand only) for damage to property other than the property belonging to the Insured or held in trust or in custody or control of the Insured.

In consideration of this reduction in the limit of liability a reduction in premium of ₹100/- for Private Cars is hereby made to the Insured.

Subject otherwise to the terms conditions limitations and exceptions of the Policy.

IMT22. Compulsory Deductible:

Notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the Insured shall bear under Section I of the Policy in respect of each and every event (including event giving rise to a total loss/constructive total loss) the first ₹________* (refer Policy Schedule) (or any less expenditure which may incurred) or any expenditure for which provision has been made under this Policy and/or of any expenditure by the Insurer in the exercise of his discretion under Condition no. B.1.6 for Private Cars / Two Wheeler Policy.

If the expenditure incurred by the Insurer shall include any amount for which the Insured is responsible hereunder such amount shall be repaid by the Insured to the Insurer forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the Vehicle Insured in respect of which indemnify is provided under this Policy. Subject otherwise to the terms conditions limitations and exceptions of this Policy.

IMT22. A) Voluntary Deductible

It is by declared and agreed that the Insured having opted a voluntary deductible of ₹_________ (refer schedule) a reduction in premium of ₹_______ under Section 1 of the Policy is hereby allowed.

In consideration of the above, it is hereby understood and agreed that the Insured shall bear under Section 1 of the Policy in respect of each and every event (including event giving rise to a total loss/constructive total loss) the first ₹________(refer Policy Schedule) or (any less expenditure which may be incurred) of any expenditure for which provision has been made under this Policy and/or of any expenditure by the Insurer in the exercise of his discretion under Condition no. B.1.6 of this Policy.

If the expenditure incurred by the Insurer shall include any amount for which the Insured is responsible hereunder such amount shall be repaid by the Insured to the Insurer forthwith.

For the purpose of this Endorsement the expression “event” shall mean an event or series of events arising out of one cause in connection with the Vehicle Insured in respect of which indemnity is provided under this Policy. Subject otherwise to the terms conditions limitations and exceptions of this Policy.

IMT24. Electrical/Electronic Fittings:

(Items fitted in the vehicle but not included in the manufacturer’s listed selling price of the vehicle - Package Policy only)

In consideration of the payment of additional premium of Rs (refer Policy Schedule) notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the Insurer will indemnify the Insured against loss of or damage to such electrical and/or electronic fitting(s) as specified in the Schedule whilst it/these is/are fitted in or on the Vehicle Insured where such loss or damage is occasioned by any of the perils mentioned in Section 1 of the Policy. The Insurer shall, however, not be liable for loss of or damage to such fitting(s) caused by/as a result of mechanical or electrical breakdown. Provided always that the liability of the Insurer hereunder shall not exceed the Insured’s Declared Value (IDV) of the item. Subject otherwise to the terms conditions limitations and exceptions of this Policy.

IMT25. CNG/LPG Kit in Bi-Fuel System (Own Damage Cover for the Kit):

In consideration of the payment of premium of ₹________ notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the Insurer will indemnify the Insured in terms conditions limitations and exceptions of Section 1 of the Policy against loss and/or damage to the CNG/LPG kit fitted in the Vehicle Insured arising from an accidental loss or damage to the Vehicle Insured, subject to the limit of the Insured’s Declared Value of the CNG/LPG kit specified in the Schedule of the Policy.

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

IMT26. Fire and/or Theft Risks Only:

Notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that Section II of the Policy is deemed to be cancelled and under Section I thereof the Insurer shall only be liable to indemnify the Insured against loss or damage by fire explosion self ignition lightning and/or burglary housebreaking theft and riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils whilst the vehicle is laid up in garage and not in use.

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

NB.(i) In case of Fire Risk only, the words “burglary housebreaking theft” are to be deleted.

NB.(ii) In case of Theft Risk only, the words “fire explosion self ignition lightning riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils” are to be deleted.

IMT27. Liability and Fire and/or Theft:

Notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed the Section I of the Policy the Insurer shall not be liable there under except in respect of loss or damage by fire explosion self ignition lightning and/or burglary housebreaking theft and riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils.

Subject otherwise to the terms conditions limitations and exceptions of the Policy.

NB. (i) In case of Liability and Fire Risks only, the words "burglary housebreaking theft" are to be deleted.

NB.(ii) In case of Liability and Theft Risks only, the words "fire explosion self ignition lightning riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils" are to be deleted.

IMT28. Legal Liability to Paid Driver and/or Conductor and/or Cleaner Employed in Connection with the Operation of Insured Vehicle:

In consideration of an additional premium of ₹50/- notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the Insurer shall indemnify the Insured against the Insured's legal liability under the Workmen's Compensation Act, 1923, the Fatal Accidents Act, 1855 or at Common Law and subsequent amendments of these Acts prior to the date of this Endorsement in respect of personal injury to any paid driver and/or conductor and/or cleaner whilst engaged in the service of the Insured in such occupation in connection with the Vehicle Insured herein and will in addition be responsible for all costs and expenses incurred with its written consent.

Provided always that:

1. This Endorsement does not indemnify the Insured in respect of any liability in cases where the Insured holds or subsequently effects with any Insurer or group of Insurers a Policy of Insurance in respect of liability as herein "defined for Insured's general employees;
2. The Insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations;
3. In the event of the Policy being cancelled at the request of the Insured no refund of the premium paid in respect of this Endorsement will be allowed.

Subject otherwise to the terms conditions limitations and exceptions of the Policy except so far as necessary to meet the requirements of the Motor Vehicles Act, 1988.

IMT29. Legal Liability to Employees of the Insured Other Than Paid Driver and/or Conductor and/or Cleaner Who May Be Travelling or Driving in the Employer's Car:

In consideration of the payment of an additional premium at ₹50/- per employee Insured notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the Insurer will indemnify the Insured against the Insured's liability at Common Law and Statutory Liability under the Fatal Accidents Act, 1855 for compensation (including legal costs of any claimant) for death of or bodily injury to any employee (other than paid drivers) of the within named Insured being carried in or upon or entering in or getting on to or alighting from or driving the Vehicle Insured.

Provided that in the event of an accident, whilst the Vehicle Insured is carrying more than 5 employees of the Insured (including the driver), the Insured shall repay to the Insurer a rateable proportion of the total amount payable by the Insurer by the reason of this endorsement in respect of accident in connection with such Vehicle Insured.

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

IMT 32. Accidents to Soldiers/Sailors/Airmen Employed as Drivers:

In consideration of the payment of an additional premium of ₹100/-* it is hereby understood and agreed that in the event of any Soldier/Sailor/Airman employed by the Insured to drive the Vehicle Insured being injured or killed whilst so employed, this Policy will extend to relieve the Insured of his liability to indemnify Ministry of Defence under the respective Regulations.

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

*This additional premium is flat and irrespective of Period of Insurance not exceeding 12 months. Any extension of the Period of Insurance beyond 12 months will call for payment of further additional premium under this endorsement.

Auto Secure – Private Car Package Policy Add-On Covers:

TA01 - Depreciation Reimbursement – Private Car Package Policy:
(UIN: IRDAN108RPMT0002V02200001/A0001V02200910)

This cover is applicable if it is shown on your Schedule.

What is Covered:

We will pay you the amount of depreciation deducted on the value of parts replaced under own damage claim, lodged under Section 1 (own damage) of the Policy. We will pay up to number of claims as mentioned in the Policy Schedule during the Period of Insurance.

Special Conditions applicable to this cover in addition to the General Conditions:

- 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.
- Vehicle is repaired at any of our Authorised Garage/Authorised workshop/Authorised service station.

TA05 - Return to Invoice:
(UIN: IRDAN108RP0002V01200001/A0052V02201819)

This cover is applicable if it is shown on your Schedule.

What is Covered:

In consideration of payment of additional premium, We will pay the difference between Insured's Declared Value (IDV) of the Insured Vehicle and on-road price (including electronic / electrical / non-electrical / electronic accessories / bi-fuel kit provided by manufacturer/dealer) of a new vehicle of similar make and model published by manufacturer/dealer in case of Total Loss / Constructive Total Loss / Theft of your vehicle. On road price shall include registration fees, road tax & Insurance charges.

Insurance charges will be limited to the amount arrived at by multiplying prevailing Own Damage Rate on the date of accident with Insured's Declared Value (IDV) & applicable Basic Third-Party Premium.

For obsolete models, on road price shall mean last on road price listed by manufacturer/dealer.

For imported vehicles, we will pay the shortfall between the Insured's Declared Value (IDV) of the Insured Vehicle and the landed cost of a new vehicle of a similar make and model.

Special conditions applicable to this Cover:

- The finance Company/Bank whose interest is endorsed on the Policy must agree in writing.

What is not covered:

We will not pay if:

- The Total Loss/CTL and theft claim is not valid and admissible under Section 1 of the Policy.
- Final investigation report of police confirming the theft of the vehicle in case of theft claim is not submitted to us.

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

TA06 - No Claim Bonus Protection Cover:
(UIN: IRDAN108RP0002V01200001/A0053V01201819)

This cover is applicable if it is shown on Your Schedule.

What is Covered:

We will allow you the same No claim bonus, as shown on Your Schedule at the time of renewal provided:

- The rate of No claim bonus as shown in the Schedule is an accumulation of 2 or more claim free years and their being no own damage claim in preceding 2 years.
- Not more than 1 own damage claim is registered in the current Period of Insurance.
- The Renewal of Policy is done with Us within 90 days of expiry of the Policy.
- The claim is not a Total LOSS (TL)/Constructive Total Loss (CTL).

Special conditions applicable to this benefit in addition to the general conditions:

- The claim made for damages only to the windscreen glass/rear glass/door glasses sun roof glass, will not be considered as a claim under this benefit.
- The claim only partial theft of accessories/parts will not be considered as a claim under this benefit.
- A claim for theft of entire motor vehicle will not be considered as a TL/CTL for this purpose provided a new motor vehicle is purchased and Insured with Us within 90 days of the theft, in which case, We will allow same No claim bonus on New motor vehicle as is shown in the Schedule

TA08 - Repair of Glass, Fiber, Plastic & Rubber Parts:
(UIN: IRDAN108RP0002V01200001/A0005V01200910)

What is Covered:

A claim for only Glass / plastic / rubber / fiber part where You opt for repairs rather than replacement, at our authorised workshops/authorised dealers/authorised service stations will not affect Your No Claim Bonus eligibility at the time renewal with Us provided number of such claim does not exceed one and there is no other claim for damage to the vehicle during the Period of Insurance.

What is not Covered:

1. Cost of painting of parts without any other repair associated with these parts.

TA09 - Loss Of Personal Belongings:
(UIN: IRDAN108RP0002V01200001/A0054V01201819)

This cover is applicable if it is shown on your Schedule.

We will pay for the loss or damage to your 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.

Personal belongings for the purpose of this Section means items such as clothes and other articles of personal nature likely to be worn, used or carried and includes audio/video tapes, CDs but excludes money, securities, cheques, bank drafts, credit or debit cards, jewellery, lens, glasses, travel tickets, watches, valuables, manuscripts, paintings and items of similar nature. Any goods or samples carried in connections with any trade or business is not covered.

A police report must be filed for claims due to burglary, house-breaking or theft.

The maximum amount payable under this Section is ₹(Refer Schedule) during the Period of Insurance. Any claim under this Section will be admissible only when there is a valid and admissible claim in respect of the vehicle arising out of the same accident.

The Insured will bear first ₹250 of each and every Claim under this Section.

TA10 - Emergency Transport & Hotel Expenses:
(UIN: IRDAN108RP0002V01200001/A0055V01201819)

This cover is applicable if it is shown on your Schedule.

We will pay towards the cost of overnight stay and taxi charges for returning back to Your place of residence or the nearest city You are traveling to if Your motor vehicle has met with an accident by any of the peril mentioned under Section 1 of the Policy and cannot be driven. We will pay maximum Rs (refer schedule) for any one accident and Rs (Refer Schedule) during the Period of Insurance. Documentary proof of expenditure must be submitted by any claim under this Section.

Any claim under this Section will be admissible only when there is a valid & admissible claim in respect of the vehicle arising out of the same accident.

TA15 - Key Replacement:
(UIN: IRDAN108RP0002V01200001/A0056V01201819)

This cover is applicable if it shown on Your Schedule.

What is Covered:

1. **Key Replacement** – We will reimburse You for the cost of replacing your vehicle keys which are lost or stolen.
2. **Break-in Protection –** We will reimburse you for the cost of replacing your locks and keys if your vehicle is broken into. The covered costs include the labor cost for replacing the lock.

What is not covered:

We will not pay if:

- Costs other than those listed in the "What is Covered" Section;
- The cost to replace keys to vehicles that You do not own for personal use;

Coverage Conditions:

For break-in protection claims, you must provide an official police report that confirms the incident happened within the Period of Insurance.

TA16 - Engine Secure:
(UIN: IRDAN108RP0002V01200001/A0058V01201819)

This cover is applicable if it is shown on your Schedule.

What is Covered:

We will pay you repair and replacement expenses for the loss or damage to:

1. Internal parts of the engine
2. Gear Box, Transmission or Differential Assembly

Provided loss or damage is due to ingress of water in the engine or leakage of lubricating oil from engine/ respective assembly.

We will also pay for the lubricating oils/consumables used in the respective assembly i.e. material, which is used up and needs continuous replenishment such as engine oil, gear box oil etc. but excluding fuel.

What is not covered:

We shall not indemnify you under this endorsement in respect of:

1. Loss or damage covered under manufacturer warranty; recall campaign or forming part of maintenance/preventive maintenance.
2. Any aggravation of loss or damage including corrosion due to delay in intimation to us and/or retrieving the vehicle from water logged area.
3. Ageing, depreciation, wear and tear.

Special Condition:

Claim under this endorsement will be admissible only if:

1. In case of water damage, there is and evidence of vehicle being submerged or stopped in water logged area.
2. In case of leakage of lubricating oil, there is a visible evidence of accidental damage to engine or respective assembly.
3. Vehicle is transported/towed to garage within 2 (Two) days of water receding from the water logged area.
4. You have taken all reasonable steps, safeguards and precautions to avoid any loss or damage and also prevent aggravation of loss once the loss or damage to the vehicle is sustained and noticed by You.

Deductible:

We shall not be liable for each and every claim under this coverage in respect of deductible stated in the Schedule.

Subject otherwise to terms, conditions, limitations and exceptions of the Policy.

TA17 - Tyre Secure:
(UIN: IRDAN108RP0002V01200001/A0059V01201819)

This cover is applicable if it shown on your Schedule.

What is Covered:

We will cover expenses for repair and/or replacement, as may be necessitated arising out of accidental loss or damage to tyres and tubes.

In any situation company's liability would not exceed the following, basis the unused tread depth of respective tyre (not applicable if Full cover is opted):

- Unused tread depth of <3 mm - Considered as normal wear and tear and is not covered.
- Unused tread depth of >=3 mm to <5 mm – 50% of cost of new tyre and/or tube.
- Unused tread depth of >=5 to < 7 mm - 75% of cost of new tyre and/or tube.
- Unused tread depth of > = 7 mm - 100% of cost of new tyre and/or tube.

Unused Tread depth will be measured at the centre of the tread. Minimum 4 measurements at 4 different places will be taken for the purpose of arriving at means tread depth which will be the basis of indemnity under the coverage.

Whenever replacement of tyre will be allowed it will be of the same make and specification and if tyre of similar specification is not available and replaced tyre is superior to damaged tyre then We will not be liable for betterment charges. Maximum of 4 (four) replacements will be allowed during the Period of Insurance.

If damage to tyre and tube is due to the accidental damage to the Insured Vehicle covered under "Own Damage" Section of the Policy. Our liability under this cover will be restricted to the difference of depreciation percentage applied under "Own Damage" Section and as mentioned above basis the unused tread depth.

What is not covered:

1. If vehicle is not repaired at Authorised garage.
2. Loss or damage arising out of natural wear and tear including unevenly worn tyres caused by defective steering geometry outside manufacturer's recommended limits or wheel balance, failure of suspension component, wheel bearing or shock absorber.
3. Any loss or damage within first 15 days of inception of the Policy.
4. Any loss or damage occurred prior to inception of the Policy.

What is not covered:

1. If vehicle is not repaired at Authorised Garage.
2. Loss or damage arising out of natural wear and tear including unevenly worn tyres caused by defective steering geometry outside manufacturer's recommended limits or wheel balance, failure of suspension component, wheel bearing or shock absorber.
3. Any loss or damage within first 15 days of inception of the Policy.
4. Any loss or damage occurred prior to inception of the Policy.
5. Any loss or damage resulting into total loss of the vehicle.
6. Routine maintenance including adjustment, alignment, balancing or rotation of wheels/tyres/tubes.
7. Loss or damage to wheel accessories, any other parts or rim.
8. Theft of tyre(s)/tube(s) or its parts accessories without vehicle being stolen or theft of entire vehicle.
9. If the tyre(s)/tube(s) being claimed is different from tyre(s) Insured/supplied as original equipment along with the vehicle unless informed to us and mentioned/endorsed on the Policy.
10. Fraudulent act committed by Insured or the workshop or any person entrusted possession of the vehicle by Insured.
11. Loss or damage arising out of improper storage or transportation.
12. Any consequential loss or damage such as but not limited to noises, vibrations and sensations that do not affect tyre function or performance.
13. loss or damage arising out of modifications not approved by tyre manufacturer.
14. Loss or damage resulting from hard driving due to race, rally or illegal activities.
15. Loss or damage due to neglect of periodic maintenance as specified by manufacturer.
16. Loss or damage resulting from poor workmanship while repair.
17. Loss or damage arising out of any manufacturing defect or design including manufacturer's recall.
18. Minor damage or scratch not affecting the functioning.
19. Tyre which has been used for its full specified life as per manufacturer's guideline or where unused tread depth is less than 3 mm.

Important Conditions:

1. If you make a fraudulent claim which is declined as per para 10 of "What We will not cover", coverage under this Section shall cease with immediate effect.
2. If during the Period of Insurance any tyre is replaced for any reason for which claim is not preferred under the coverage, cover on new tyre would not be available unless details of new tyre are informed to us.
3. In case of replacement of tyre for which a claim is preferred under the coverage replaced tyre can be included by way of endorsement by paying requisite premium.
4. All claims must be made within 3 working days of damage.
5. You must take all reasonable steps to avoid loss or damage to tyre(s). You must not continue to drive the vehicle after any damage or incident if this could cause further damage to tyre(s).

TA18 - Consumable Expenses:
(UIN: IRDAN108RP0002V01200001/A0085V01201819)

This cover is applicable if it shown on your Schedule.

What is covered:

We will cover cost of consumables required to be replaced/replenished arising from an accident to the Insured Vehicle. Consumable for the purpose of this cover shall include engine oil, gear box oil, lubricants, nut & bolt, screw, distilled water, grease, oil filter, bearing, washers, clip, break oil, air conditioner gas and items of similar nature excluding fuel.

What is not covered:

1. Any consumable not associated with admissible Own Damage claim under Section I (Own Damage) of the Policy.
2. If there is no valid and admissible claim under Section I (Own Damage) of the Policy.
3. If vehicle is not repaired at Authorised Garage.

TA19 - Road Side Assistance - Add-On Cover Under Auto Secure - Private Car Package Policy:
(UIN: IRDAN108RPMT0002V02200001/A0022V02201213)

(This cover is applicable if it is shown on your Schedule)

These services will be offered to you during the Period of Insurance as mentioned on your Policy Schedule or Certificate of Insurance.

Repair and Towing Assistance:

Service for Flat Tyre:

In the event Insured Vehicle is immobilised due to a flat tyre, you will get the assistance of a vehicle technician to replace the flat tyre with the spare stepney tyre of the Vehicle at the location of breakdown. In case the spare tyre is not available in the Insured Vehicle, the flat tyre will be taken to the nearest flat tyre repair shop for repairs & re-attached to the Vehicle. All incidental charges for transporting the tyre to the repair shop and its repair cost shall be borne by you.

Flat Battery - Jump Start Service:

In the event Insured Vehicle is immobilised, due to rundown battery, you will get the assistance of a Vehicle technician to jump start the Vehicle with appropriate means. If the run down battery has to be replaced with a new battery, the cost of such battery replacement and any costs to obtain the battery will be borne by you. All costs involved in charging of the run down battery will also be borne by you.

Repair on the Spot:

In the event Insured Vehicle breaks down due to a minor mechanical / electrical fault making it immobile and immediate repair on the spot is deemed possible, you will get the assistance of a vehicle technician for repairing the breakdown at the location of breakdown. Cost of Material & Spare Parts, if required, to repair the vehicle on the spot and any other incidental conveyance to obtain such material & spare parts will be borne by you.

Spare Key Retrieval / Service for Keys Locked Inside:

If the keys of the Insured Vehicle are locked inside the vehicle, lost, or misplaced, and in case you need and request to arrange for another set from your place of residence or office by courier to the location of the vehicle, the same will be arranged after receiving the requisite authorisations from you with regards to the person designated to hand over the same. You may be requested to submit an identity proof at the time of delivery of the keys. Alternatively, at your request, you will be assisted by a car technician to attempt to open the car with normally available tools at the location of the event. Identity proof for matching with car ownership information on record will be required prior to attempting this service.

Fuel Support (Emergency Fuel Delivery):

In the event Insured Vehicle runs out of fuel and hence is immobilised, you will get the assistance of emergency fuel (up to 5 liters on a chargeable basis) at the location of breakdown.

Emergency Towing Assistance:

In Case of Break-down:

In the event Insured Vehicle suffers an immobilising break down due to a mechanical or electrical fault which cannot be repaired on the spot, you will get the assistance in towing the vehicle to the nearest garage, using the best available towing mechanism, within a radius of 25 Kms. from the location of the breakdown. In case the towing distance exceeds the mentioned limit, you will be informed of the expected additional costs, which will need to be paid by you to the vendor at vendor’s actual rates.

In Case of an Accident:

In the event Insured Vehicle suffers an immobilising break down due to an accident, you will get the assistance in towing the vehicle to the nearest garage, using the appropriate towing mechanism within a radius of 25 Kms. from the location of the breakdown. In case the towing distance exceeds the mentioned limit, you will be informed of the expected additional costs, which will need to be paid by you at the vendor’s actual rates.

Concierge Services:

SMS Relays/Emergency Message Service:

In the event of breakdown or accident to your Insured Vehicle under our Policy your urgent messages will be relayed to a person of your choice.

Continuation / Return Journey (Taxi Support):

In the event the Insured Vehicle is immobilised due to a breakdown, outside the municipal/corporation limits of your home city, and the vehicle cannot be repaired the same day, you will get the assistance for arrangement of alternate mode of transport (Taxi) to continue the journey or return to your home town from the location of the breakdown. In the normal course "C" Class vehicles (as per widely used categorisation of the automobile industry) will be arranged on a best effort basis. However, in case the same is not available owing to geographical or other constraints, you will be provided the next best class of vehicle available. Taxi fare for the journey will be borne by you and shall be paid directly to the vendor.

Hotel Accommodation:

In the event Insured Vehicle is immobilised due to a breakdown which has taken place and cannot be repaired the same day, you will get the assistance in organising for Hotel accommodation near the location of the event. You will have to bear the cost of stay and you will be informed of the amount to be paid in advance directly to the Hotel.

Pick-Up of Repaired Vehicle:

In the event Insured Vehicle suffers an immobilising breakdown/accident which is outside the limits of your home city, and the vehicle is towed to the nearest garage which determines that the vehicle cannot be repaired the same day, you will get the assistance to pick the vehicle from the location of incident and transport it to the desired location by providing driver facility service after the vehicle is fully repaired. The cost of driver shall be borne by you.

Important Note:

You will not be required to pay for labor cost and Round-Trip conveyance costs of the service provider except cost of material/spare parts and conveyance/transportation cost to obtain them, if required, to repair the Vehicle and any other cost specifically mentioned in the above services.

Further, If your Insured Vehicle is immobilised due to breakdown, and is eligible for services, but as a rare chance, you do not get the eligible assistance as mentioned above, you will be reimbursed the costs incurred for towing the Insured Vehicle to the nearest garage not exceeding ₹2000/- per event for towing or ₹250/- per event for other services. To qualify for reimbursement, you must have called the toll free number and obtained an authorisation, prior to availing external service and must provide necessary documents justifying the event and the actual costs borne.

Geographical Territory:

These services are available on National highways, state highways and motorable roads of cities within mainland India, except in the states of Mizoram, Nagaland, Tripura, Arunachal Pradesh, Sikkim.

Limitations:

1. The Services will be provided on a best effort basis, subject to regulations in force locally.
2. The services would not be provided under following conditions:

   Acts of God (including exceptional adverse weather conditions), earthquake, fire (not caused by the negligence of either party), war (declared or undeclared), invasion, rebellion, revolt, riot (other than among employees of either party), civil commotion, civil war, acts of terrorism, nuclear fission, strike, act(s) of omission/commission by any concerned, Government(s), or government agencies, judicial or quasi-judicial

3. Loss of or damage to luggage or other personal effects that might occur during the services performance.
4. Vehicles should not be used for the purpose of racing, rallying, motor-sports, or in any instance where the Vehicle is not being used /driven in accordance with applicable laws and regulations.
5. Not covered events: Any service not-covered here, if provided shall be at your own expense.
6. Load carried in the vehicle such as boats, motor vehicles, gliders, or animals (horses, cattle...), merchandise, perishable goods, research and scientific equipment, building equipment, furniture, etc. shall not be transported.
7. You can avail of these services for maximum of number of times as mentioned in the Policy Schedule during the course of the Period of Insurance.

Procedure of receiving services:

To avail this services all you have to do is call: 022 6489 8282

When requesting Services, you will comply with the following terms and conditions:

- Call, without delay, the Toll Free Number/Telephone Number provided here,
- Get the prior approval before taking any initiative or incurring any expenses,
- Comply with the solutions recommended
- Take all reasonable measures to limit and prevent possible consequences of the Breakdown
- Provide the your/user beneficiary Information.

In order to entitle the relevant Users to the Services, the Insured Vehicle must be immobilised within the Covered geographical territory. A vehicle is considered as immobilised as long as it cannot be driven as a result of a breakdown or an accident. However, the state of being out of use for maintenance or repair purposes is not considered as immobilisation.

TA21 - Additional Third - Party Property Damage Cover:
(UIN: IRDAN108RP0002V01200001/A0003V01202021)

This cover is applicable if it is shown on Your Schedule.

We will pay for damage to property other than the property belonging to You or held in Your trust, custody and control up to the limit specified in Your Schedule provided that damage to property is solely and directly caused by accident by the Insured Vehicle.

The above limit is in respect of any one claim or series of claims arising out of one event/occurrence in excessof maximum limit of liability covered under Section II of the Policy.

Subject otherwise to the terms, exceptions, condition & limitations of the Policy.

TA22 - Emergency Medical Expenses:
(UIN: IRDAN108RP0002V01200001/A0008V01202021)

What is covered:

We will pay emergency medical expenses Incurred by You for treatment of bodily injury/ies sustained by You/ Driver/Occupant in the vehicle in direct connection with the Insured Vehicle whilst mounting and dismounting from or driving or travelling in the Insured Vehicle and caused by violent, accidental external and visible means and required treatment is taken in a Hospital/Nursing Home.

We will pay Ambulance Charges, up to the Sum Insured specified in the schedule, incurred by You towards transportation of You/driver/person to the Hospital/Nursing Home post suffering bodily injury.

We will also pay the cost of supporting items not limited to items like crutches, wheelchair, artificial limbs, which become necessary after an accident, up to a maximum amount of ₹5,000 or 5% of the Sum Insured opted by You, whichever is less.

Our liability in aggregate during the Period of Insurance shall be limited to Sum Insured as specified in the Schedule for persons not exceeding the maximum licensed seating capacity of the vehicle.

What is Not Covered:

- Any expenses related to a sickness, disease or medical disorder not directly consequential to accident.
- Any expenses towards psychosomatic disorders of any kind, whether caused or accentuated by accident or otherwise.
- Any physiotherapy treatment.
- Any expense not supported by an original and valid bill / receipt and related prescription of the attending Medical Practitioner / Hospital / Nursing Home.
- Expenses, if the treatment is started after 5 days from the date of Accident
- Not more than Sum Insured as mentioned in the Schedule during Period of Policy.
- Any expense arising or resulting from or traceable to intentional self injury, suicide or attempted suicide physical defect or infirmity.
- Any expense arising or resulting from or traceable to an accident happening whilst You are under the influence of intoxicating liquor or drugs.

Subject otherwise to the terms exceptions condition & Limitations of the Policy.

TA23 - Additional Towing Charges:
(UIN: IRDAN108RP0002V01200001/A0009V01202021)

This cover is applicable if it is shown on Your Schedule.

What is covered:

We will pay You the cost of towing the Insured Vehicle to the nearest Garage/Service Station in the event of Insured Vehicle being disabled by any reason of loss or damage covered under Section I of the Policy in addition to the amount covered in Section I of the Policy subject to maximum amount as specified in the Schedule and submission of proof of expenses incurred by You.

What is Not Covered:

- Towing charges incurred if claim under Section I of the Policy is not admissible.
- Consequential Losses
- Loss covered under Manufacturer's Warranty or recall campaign.

TA24 - Misfuelling:
(UIN: IRDAN108RP0002V01200001/A0004V01202021)

This Section is applicable if it is shown on Your Schedule.

We will pay the cost of flushing out the wrong/adulterated fuel filled at fuel filling station including replacement of parts damaged due to wrong fueling.

We will also reimburse the cost of wrong/adulterated fuel up to maximum of ₹2000/- on submission of bill.

Maximum number of claims permissible in a Period of Insurance is restricted to one (1).

This cover is also subject to the terms, exceptions, conditions and limitations of the Policy. Sum Insured will be the maximum limit under this cover.

TA29 Electric Surge Secure - Private Car Annual Package:
(UIN: IRDAN108RP0002V01200001/A0009V01202223)

This cover is applicable if it is shown on Your Policy Schedule.

We will pay you for partial or total or constructive total loss, destruction or damage to Electric vehicle including Charging equipment arising out of arcing, self heating, leakage of electricity or short circuiting including due to ingress of water.

Our maximum liability will be limited to Insured Declared Value (IDV) mentioned in the Policy Schedule.

What is not Covered:

We shall not indemnify You in respect of:

- Loss or damage due to any Manufacturing Defect.
- Loss arising as a result of failure to follow the manufacturer's instructions.
- Use of batteries, charger and/or accessories not as per approved specification by the manufacturer.
- When Battery is charged not in accordance with manufacturer's instruction.
- loss or damage to the battery fitted in the vehicle unless cost of the battery is included in IDV or endorsed in the Policy.

Special Condition:

In the event of an accident, we will indemnify under this Add-On only if sufficient evidence of under carriage damage to Battery.

Subject otherwise to terms, conditions, limitations and exceptions of the Policy.

TA30 - Depreciation Allowance - Battery - Private Car Annual Package:
(UIN: IRDAN108RP0002V01200001/ A0010V01202223)

This Cover is applicable if it is shown on your Policy Schedule.

We will pay you the amount of depreciation deducted on the value of the Battery replaced under Own Damage claim, lodged under Section 1 (Loss of or Damage to the Vehicle Insured) of the Policy. We will pay for the first <> claims during the Period of Insurance as mentioned in the Policy Schedule.

Deductible: First ₹_______ for each and every claim as mentioned in Policy Schedule.

What is not Covered:

- We shall not indemnify You in respect of, loss or damage to the battery fitted in the vehicle unless cost of the battery is included in IDV or endorsed in the Policy Special Conditions applicable to this cover in addition to the General Conditions:
- Vehicle is repaired at any of our Authorised Garage/Authorised workshop/Authorised service station.

Subject otherwise to terms, conditions, limitations and exceptions of the Policy.

TA25 - Auto Secure - PC Package Policy - Vehicle Loan Protector:
(UIN: IRDAN108RP0002V01200001/A0017V01202122)

This Section is applicable if it is shown on Your Schedule.

We will pay the outstanding vehicle loan amount payable by You to financial institution in case of death OR permanent total disability of owner driver in direct connection with the Insured Vehicle whilst mounting and dismounting from or driving or travelling and caused by violent, accidental external and visible means provided Insured Vehicle is damaged by a covered peril mentioned in Section I of the Policy. You will have to submit the amortisation chart referred to in the loan agreement (or any amendments thereto) between the Bank/Financial Institution and You.

What is not Covered:

1. We shall not pay any compensation in respect of death, injury/permanent total disability directly or indirectly wholly or in part arising or resulting from 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.
2. If claim under Section I is not valid and not admissible.
3. If the vehicle is a total loss/constructive total loss or theft is reported.
4. For more than one covered incident during the Period of Insurance.
5. Any other consequential loss or charges associated with the loan payment such as late payment charges, pre-payment charges or other documentation charges.
6. If there is default in payment of EMI in the last one year preceding the date of accident.
7. Any outstanding EMI prior to the date of loss.

Subject otherwise to the terms exceptions condition & limitations of the Policy.

TA20 - Auto Secure - PC Package Policy - Daily Allowance Plus:
(UIN: IRDAN108RP0002V01200001/ A0001V01202021)

This cover is applicable if it is shown on Your Schedule.

If Insured Vehicle is damaged by the covered peril mentioned in Section 1 (Own damage) of the Policy, We will allow compensation in the form of:

A. Daily Allowance
   &
B. Courtesy Hire/Car

Insured will have an option to choose the compensation option at the time of claim in accordance with the plan selected as per Policy Schedule

I. What is Covered:

A. Daily Allowance:

We will pay 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.

The allowance would be payable for a maximum period of <* > days for first <* > claims other than theft of entire vehicle/Constructive total loss/total loss claim during the Period of Insurance. In case of theft of entire vehicle/Constructive total loss/total loss claim, We will pay for maximum 15 days during the Period of Insurance.

Your entitlement of Daily Allowance will start from the following calendar day of Your Vehicle reaching the garage for repair or the day of survey of vehicle, whichever is later and shall end on the day garage intimates You to take delivery of the vehicle.

This cover allows daily allowance benefit for number of days cover selected by You or actual number of days required for the repair of the vehicle whichever is lower.

*Please refer Policy Schedule

B. Courtesy Hire/Car:

We will arrange for the Courtesy/Hire car to reduce Your inconvenience if Insured Vehicle is damaged by a covered peril mentioned in Section 1 (Own damage) of the Policy.

A Courtesy/Hire car is not intended to be an exact replacement of the Insured Vehicle in terms of its size, segment, type, value or status.

Courtesy/Hire car will be made available within 24 hours of the Insured Vehicle reaching the garage or the time of intimation of claim to us, whichever is later excluding weekends/national holidays, provided time required for repair of vehicle is greater than 24 hrs. If it is a claim for theft of entire vehicle/Constructive total loss/total loss. Company will pay for the Courtesy/Hire car for a maximum period of days as mentioned in Policy Schedule in case of repair claim and 15 days in case of theft of entire vehicle/total loss claim during the Period of Insurance.

Courtesy/Hire car will be provided for <*> hrs or <*> Km per day whichever is less for first <* > claims other than theft of entire vehicle/Constructive total loss/total loss claim during the Period of Insurance. The terms and conditions of the Hire Car Company will apply. You will be given a copy of the Hire Car Company's terms and conditions when the hire car is delivered to you.

Your entitlement of Courtesy/Hire car, in case of repair claim, will be start from the following calendar day of Your Vehicle reaching the garage for repair or the day of survey of vehicle, whichever is later and shall end on the day garage intimates You to take delivery of the vehicle irrespective of claim settlement is intimated.

*Please refer Policy Schedule.

If You do not want to avail Daily Allowance or Courtesy/Hire benefit then:

We will pay Your cost of travel expenses ₹<*> per day as per daily allowance cover for the period determined as above. In case You opt for travel expenses, terms and conditions of the Company providing it will apply.

II. What is not Covered:

A. Daily Allowance:

The claim under Daily allowance Plus will not be payable if any or all of the following condition applies:

1. If You are only claiming for windscreen or any other glass damage under Section 1 (Own damage) of the Policy.
2. If Vehicle is not repaired at our Authorised Garage/Authorised workshop/Authorised service station.
3. If claim under Section 1 (Own damage) is not valid and admissible.
4. If time taken for repair is in respect of damages not admissible under Section 1 (Own damage) of the Policy.
5. Period for which vehicle is stuck for repair for non availability of any part and/or material at garage would be excluded for the purpose of computation of duration for the claim.
6. Time excess if any voluntarily selected by you.

TA35 - Reinstate Cover - Private Car Annual Package:
(UIN: IRDAN108RPMT0002V02200001/A0003V01202425)

This cover is applicable if it is shown on Your Policy Schedule.

Definitions:

- **Panel:** It is the external body part of the vehicle which forms the outer shell of a vehicle like Bumpers, Fenders, Hood, Doors, Roof & Deck lid/Tailgate.

What is Covered:

We will pay you for the cost of repair to any one Panel of your vehicle provided that,

- The accidental damage to the Panel has occurred during the Policy Period caused by perils specified under Section 1 of the Base Policy but could not be reported as per Base Policy condition immediately after the damage to the Panel for any reason.
- Such earlier damage to the Panel is being reported later along with the subsequent Own damage claim under Section 1 of the base Policy which is admissible under the base Policy.
- Such damage to the Panel can be repaired without replacement of any part.
- Our liability is restricted to repair of one Panel only and upto the Sum Insured of this Add-On Cover.

Special Condition:

- Compulsory deductible and depreciation shall not be applied on claims under this Add-On Cover.
- Damages covered under this Add-On shall be payable independent of Own Damage claim under the Base Policy.
- Only one claim will be payable under this Add-On Cover during the Policy Period.
- The panel is repaired at any of our Authorised Garage/Authorised workshop/Authorised service station.

What is Not Covered:

- Cost of replacement of parts and stickers, logo, emblems and similar such items.
- If vehicle is not repaired at Authorised Garage/Authorised workshop/Authorised service station.

Subject otherwise to terms, conditions, limitations and exceptions of the Base Policy.

TA42 - Pay As You Drive Add-On - Private Car Package:
(UIN: IRDAN108RPMT0002V02200001/A0014V01202425)

Definitions:

1. **Kilometers Opted:** Kilometers Opted by you at the Inception or Renewal of the Policy.
2. **Maximum Kilometer Limit:** Sum of Kilometers Opted, Top Up Limit and Carry Forward Limit, wherever applicable.
3. **Carry Forward Limit:** Unused Kilometers from Kilometers Opted excluding Top Up Limit (if opted) will be carried forward to the next Period of Insurance.
4. **Top-Up Limit:** Additional kilometers over Kilometers opted during the Period of Insurance.

5. **Grace Limit:** Additional Kilometers beyond **Maximum Kilometer Limit,** as mentioned in the Policy Schedule, within which claim may be honored.

6. **Base Policy:** Policy to which this Add-On is attached.

Coverage:

If you have opted this Add-On, You are declaring and agreeing that the Insured Vehicle shall be driven up to Maximum Kilometer limit during the Period of Insurance as mentioned in the Policy Schedule.

This Add-On covers loss of or damaged to Insured Vehicle under Section I - Loss of or Damage to the Vehicle Insured of the Base Policy provided that the kilometer usage at the time of claim is within the Maximum Kilometer Limit as mentioned in the schedule, subject to grace limit.

Based on the Kilometers Opted, you shall be eligible for a discount on premium of Section I - Loss of or Damage to the Vehicle Insured of the Base Policy.

You will have an option to opt for Top-Up Limit during the Period of Insurance subject to

a. Insured Vehicle still being within range of Kilometers opted.

b. There are no claims made under Section I - Loss of or Damage to the Vehicle Insured of the Base Policy.

c. Satisfactory Inspection.

Specific Condition:

1. **Allow Inspection:** You must make vehicle available for inspection and give full cooperation in the inspection process. You must allow us, and any Surveyor, officer or other representative that we authorise, to inspect your Insured Vehicle's odometer reading, take photographs and/or videos and submit all relevant documents that we will require. The inspection maybe conducted either in person or through online modes provided by Us.

2. Kilometers usage shall be calculated based on difference between the Odometer Reading declared at the inception/renewal of the Policy and at the expiry of the Section I - Loss Of Or Damage To The Vehicle Insured of the Base Policy.

3. The coverage under Section I - Loss of or Damage to the Vehicle Insured of the Policy will be available till **Kilometers Opted/Maximum Kilometer Limit** or expiry of Section I - Loss of or Damage to the Vehicle Insured of the Base Policy as mentioned in the Policy Schedule, whichever is earlier.

4. In the event of loss of or damage to Insured Vehicle covered under Section I - Loss of or Damage to the Vehicle Insured of the Policy, the claim under Section I - Loss of or Damage to the Vehicle Insured of the Base Policy will only be payable if the Insured Vehicle has not exceeded the **Kilometers Opted** or **Maximum Kilometer Limit,** as applicable. However, this condition will not be applicable in following cases:

   a. Total Loss/Constructive Total Loss where it is difficult to retrieve the odometer reading at the time of claim

   b. Theft of the Insured Vehicle,

   c. Any claim under Section II (Liability to Third-Party) and Section III (Personal Accident to Owner Driver) of the Policy including Add-Ons applicable to these Sections.

5. In case of permanent loss or irretrievability or deletion of the distance travelled information from the Odometer or malfunctioning of the Odometer of the Insured Vehicle, due to action of fortuitous perils that are beyond Your control, the Claim shall be adjudicated at the sole discretion of the Company which will be based on satisfactory investigation and or forensic studies.

Grace Limit:

Any claim under Section I - Loss of or Damage to the Vehicle Insured after the exhaustion of Kilometers Opted /**Maximum Kilometer Limit** shall not be covered, however, if the vehicle was driven less than or up to the **'Grace Limit'** as mentioned in the Policy Schedule, then the claim may be honored under this Add-On once during the Period of Insurance.

Carry Forward of un-used Kilometers:

1. At the Renewal of the Policy without any break, any unused Kilometers shall be carried forward to next Period of Insurance provided that,
    a. It is being opted and agreed.
    b. The Insured must approach us within 90 days of expiry of the Section I - Loss of or Damage to the Vehicle Insured of the Base Policy.
    c. Renewal Notice must state the unused KM that shall be carried forward subject to maximum limit as stated in the Policy Schedule.
    d. There are no claims made during the Period of Insurance.
    e. Carry Forward Limit shall not exceed the Kilometers opted and as mentioned in the Policy Schedule.
2. In case you opt out of this Add-On on renewal, the unused kilometers shall lapse at the expiry of the Policy and there shall be no Carry Forward Limit in the renewed Policy.
3. There will be no option to carry forward limited/decreased kilometers from eligible **Carry Forward Limit.**

Cancellation:

1. Cancellation of this Add-On shall follow the same as per the Base Policy.
2. Any attempted or actual, tampering or modification or damage of the Odometer, any misrepresentation, false reporting or wrong reporting of the Odometer reading shall be treated as Fraud leading cancellation of the Policy subject to cancellation condition mentioned under the Base Policy.

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

TA43 - Rim Secure – Private Car Package:
(UIN: IRDAN108RPMT0002V02200001/A0001V01202526)

This cover is applicable if it is shown on Your Schedule.

Definitions:

Rim(s) means the rim of the wheels on Your motor vehicle, including rim related consumables and excluding any other part of the wheel assembly, such as the wheel hub, brakes, bearings or axle.

What is covered:

We will pay up to the Sum Insured as opted by **You** and mentioned in **Your** Schedule, for the loss or standalone damage to the **Rim(s)** during the Policy Year, if the same is physically damaged, bent or warped as a result of a blowout or as a result of it being driven over potholes or other road debris. We will also cover reasonable labour charges associated with refurbishment/replacement of such Rim(s).

Under this Policy:

- Replacement of Rim(s) will be of the same make and specification and if Rim(s) of similar specification is not available and replaced Rim(s) is superior to damaged Rim(s), then We will be liable to pay only up to Rim(s) of the same make and specification as original.
- No Claim Bonus will not get affected by a standalone claim for Rim(s) under this Add-On.

What is not Covered:

We shall not indemnify You in respect of –

- Non-damaged **Rim(s)** for the purpose of matching a set of **Rim(s).**
- Loss or damage covered under manufacturer warranty; recall campaign or forming part of maintenance/preventive maintenance and/or due to neglect of periodic maintenance as specified by the manufacturer.
- Any aggravation of loss or damage including corrosion due to delay in intimation to Us and/or retrieving the Insured Vehicle from water logged area.
- Loss or damage arising out of Ageing, oxidation, puncture, bulge, natural wear and tear including unevenly worn tyres caused by defective steering geometry outside manufacturer's recommended limits or wheel balance, failure of suspension component, wheel bearing or shock absorber.
- **Rim(s)** with scratches, noise and vibrations that do not affect product function or performance and/or damages which are consequential in nature.
- Any loss or damage arising due to theft of **Rim(s)** and/ or illegal activities and are fraudulent in nature and/ or resulting from hard driving due to race or rally.
- Any loss or damage to suspension or any other part or accessories of the Insured Vehicle arising as a result of damage to the **Rim(s)** of the Insured Vehicle.
- Expenses related to personal injury or property damage arising due to damage to **Rim(s)** of the Insured Vehicle.
- Theft of **Rim(s)** or its parts accessories without the Insured Vehicle being stolen or theft of the entire Insured Vehicle.
- If the **Rim(s)** being claimed is different from **Rim(s)** Insured/supplied as original equipment along with the Insured Vehicle unless informed to **Us** and mentioned/endorsed on the Policy.
- Loss or damage arising out of improper storage or transportation.
- Loss or damage arising out of modifications not approved by manufacturers.

- Any loss or damage to **Rim(s)** arising due to fitment of accessories to the Insured Vehicle.
- Loss or damage resulting from poor workmanship while repair which is not authorised by **Us.**
- Any loss or damage within first 15 days of inception of Policy, except renewal cases.

Special Conditions:

You must take all reasonable steps to avoid loss or damage to **Rim(s).** You must not continue to drive the Insured Vehicle after any damage or incident if this could cause further damage to the **Rim(s).**
Subject otherwise to the terms exceptions condition & limitations of the Policy.

TA44 - Battery Convenience Cover – Private Car Package:
(UIN: IRDAN108RPMT0002V02200001/A0002V01202526)

This cover is applicable if it is shown on **Your** Schedule.

What is Covered:

We will pay up to the Sum Insured as opted by **You** and mentioned in **Your** Schedule, for the cost of inspection, packaging and transportation (to the Electric Vehicle battery recycler) incurred during the **Policy Year,** on disposal of the traction battery fitted in the Insured Electric Vehicle due to loss or damage to the traction battery provided that:

- There is a valid and admissible claim under Section 1 of the Policy.
- The OEM (Original Equipment Manufacturer) has inspected and confirmed that the traction battery is damaged beyond repair, as per specifications approved by the OEM, necessitating disposal of the traction battery.
- Disposal of the traction battery is in accordance with Battery Waste Management Rules, 2022 and subsequent amendments thereto.

We will also cover labour cost, incurred in the battery disposal process, for removal of the traction battery in case the Insured Vehicle is declared as Constructive Total Loss (CTL).

What is not Covered:

We shall not indemnify You in respect of –

- Loss or damage due to any manufacturing defect.
- Loss arising as a result of failure to follow the OEM/manufacturer's instructions.
- Use and/or charging of traction battery is not as per OEM/manufacturer guidelines.
- Loss or damage to the traction battery fitted in the Insured Vehicle unless cost of the traction battery is included in IDV.
- Where the cost of Transportation and Packaging of battery disposal is covered under the OEM/ manufacturer's Warranty.
- Conventional SLI (Starting, Lighting and Ignition) battery will not be covered under this Add-On.

Special Conditions:

The Battery under consideration would mean an Electric-Vehicle Battery (EVB) (also known as a traction battery) which is a battery used to power the electric motors of a Battery Electric Vehicle (BEV) or Hybrid Electric Vehicle (HEV).

Subject otherwise to terms, conditions, limitations and exceptions of the Policy.

TA45 - Wall Charger Protect – Private Car Package:
(UIN: IRDAN108RPMT0002V02200001/A0003V01202526)

This cover is applicable if it is shown on Your Schedule.

Definitions:

Wall mounted charger means charging equipment which is fixed at a particular place and is provided by the Manufacturer of the Insured Vehicle for charging the traction battery or which is as per specification provided by such Original Equipment Manufacturer of the Insured Vehicle.

What is covered:
We will pay up to the Sum Insured as opted by You and mentioned in Your Schedule, for the loss or damage to the wall mounted charger and/or charging accessories during the Policy Year, caused by perils mentioned under Section 1 of the Policy. Cost of Re-Installation of replaced wall mounted charger will also be covered.

What is not Covered:

We shall not indemnify You in respect of:

- Loss or damage covered under manufacturer warranty; recall campaign or forming part of maintenance/preventive maintenance and/or due to neglect of periodic maintenance as specified by the manufacturer
- If the damaged wall mounted charger and/or charging accessories are not repaired by OEM authorised personnel
- Any loss or damage that results from manufacturing defects or operating methods other than those mentioned in the owner's manual or use beyond the limitations as specified by manufacturer.
- Any loss or damage to accessories/attachments not supplied as Original Equipment fitments or are not as per OEM/manufacturer specification /configurations.
- Inconsequential aspects such as noises, vibrations, heating that do not affect function or performance
- Any Public and/or Third-Party liability for bodily injury and/or death and/or property damage arising out of wall mounted and/or charging accessories
- Any loss or damage if the charging station or accessories is used for charging any device other than the Insured Vehicle.
- Where wall mounted charger or charging accessories are used for commercial or Hire or Reward purpose.
- Any loss or damage due to normal wear and tear, improper usage or fitment of charger and/or related accessories.
- Any loss or damage due to power outages, surges or dips, or any improper voltage or current supplied.

Special Conditions:

- Wall mounted charger and accessories should be compliant with the safety standard norms issued by the Government of India.
- You must take all reasonable steps to avoid loss or damage to the wall mounted charger and/or charging accessories.

Subject otherwise to the terms exceptions condition & limitations of the Policy

TA46 - Emergency Transportation Cover – Private Car Package:
(UIN: IRDAN108RPMT0002V02200001/A0004V01202526)

This cover is applicable if it is shown on Your Schedule.

Definitions:

1. **Hospitalisation** means admission in a hospital for a minimum period of 24 consecutive In-Patient hours.
2. **Injury** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.

What is covered:

In the event that the Insured Vehicle meets with an accident while on road during the Policy Year, and the driver or any of the passengers of the Insured Vehicle sustains any **Injury**, resulting solely and directly from the accident, which requires **Hospitalisation**, We will pay up to ₹10,000, for reasonable expenses Incurred towards utilising a registered radio cab operator's services or other ride hailing services for transporting such injured person to the nearest hospital within 100 kms from the place of accident.

Subject otherwise to the terms exceptions condition & limitations of the Policy

TA47 - Compassionate Travel/Stay Cover – Private Car Package:
(UIN: IRDAN108RPMT0002V02200001/A0005V01202526)

Available only if the Emergency Medical Expenses Add-On Cover has been opted. This cover is applicable if it is shown on Your Schedule.

Definitions:

1. **Companion** means one's spouse; children; siblings; parents; parents-in-law; legal guardian, who reside in the same address as the Insured.
2. **Hospitalisation** means admission in a hospital for a minimum period of 24 consecutive In-Patient hours.
3. **Injury** means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.

What is covered:

In the event that the Insured Vehicle meets with an accident while on road during the Policy Year, and the driver or any of the passengers of the Insured Vehicle sustains any **Injury,** resulting solely and directly from the accident, which requires **Hospitalisation**, We will pay up to ₹20,000, for the actual cost of the to and fro economy class flight tickets and the accommodation cost of any one **Companion** during the period of **Hospitalisation**, subject to the following:

- The treating Medical Practitioner has advised the necessity of the attendance of a **Companion.**
- The point where such accident has happened should not be less than 250 kms from the address as mentioned in the Schedule.
- To and fro travel should be by the most direct route between the place of hospital of the Insured and the Insured's address mentioned in the Schedule.
- Such **Companion's** departure should be within the **Hospitalisation** period.
- Such **Companion's** return journey does not commence later than the actual return date of the Insured or date of expiry as mentioned in the Schedule.
- The choice of accommodation will be subject to availability and based on the proximity to the hospital being within a radius of 10 km
- The accommodation shall be available for maximum four days or until the date of discharge from hospital, whichever is earlier.
- The expenses towards meals, laundry, toiletries, upgrades to the higher room or any other miscellaneous

Subject otherwise to the terms exceptions condition & limitations of the Policy.

TA48 - Loss of Documents – Private Car Package:
(UIN: IRDAN108RPMT0002V02200001/A0006V01202526)

This cover is applicable if it is shown on Your Schedule.

What is covered:

We will pay the cost up to ₹4,000/- for obtaining duplicate driving license (DL) and/or Registration certificate (RC) and/or vehicle fitness certificate and/or permit, in case Insured suffers a loss of any of these valid documents during the Policy Year, due to an accident of the Insured Vehicle, subject to the following:

i. This shall be provided only if the accident has taken place at a minimum distance of 100 kms from the Insured's address mentioned in the Schedule.
ii. The Insured must submit to **Us**, a copy of the First Information Report filed with the local Police authority.
iii. There shall be a valid and admissible claim under Section 1 of the Policy

Subject otherwise to the terms exceptions condition & limitations of the Policy

TA49 - Physical Wallet Protect – Private Car Package:
(UIN: IRDAN108RPMT0002V02200001/A0007V01202526)

This cover is applicable if it is shown on Your Schedule.

What is covered:

We will provide a cash benefit of ₹2,000 per incident during the Policy Year in case the Insured's physical wallet gets lost due to an accident to the Insured Vehicle, subject to the following:

i. This shall be provided only if the accident has taken place at a minimum distance of 100 kms from the Insured's address mentioned in the Schedule.
ii. Maximum of 2 incidents shall be covered during the **Policy Year.**
iii. The Insured must submit to **Us**, a copy of the First Information Report filed with the local Police authority.
iv. There shall be a valid and admissible claim under Section 1 of the Policy.

Subject otherwise to the terms exceptions condition & limitations of the Policy

TA50 - Missed Air Travel Protect – Private Car Package:
(UIN: IRDAN108RPMT0002V02200001/A0008V01202526)

This cover is applicable if it is shown on Your Schedule.

What is covered:

We will pay up to ₹20,000 to the Insured in case of missed flight of a scheduled airline during the Policy Year due to the accident of the Insured Vehicle immediately prior to reaching the airport, subject to the following:

i. The reimbursement shall relate the Non-Refundable portion of Insured's Pre-Paid Flight ticket of a Scheduled airline.

ii. The scheduled travel should have been booked at least 24 hrs prior to the scheduled departure.

iii. There shall be a valid and admissible claim under Section 1 of the Policy.

Subject otherwise to the terms exceptions condition & limitations of the Policy.

TA51 - Missed Train and/or Bus Travel Protect – Private Car Package:
(UIN: IRDAN108RPMT0002V02200001/A0009V01202526)

This cover is applicable if it is shown on Your Schedule.

What is covered:

We will pay up to ₹10,000 to the Insured in case of missed train and/or Bus of a scheduled provider during the Policy Year due to the accident of the Insured Vehicle immediately prior to reaching the railway station or Bus stand, subject to the following:

i. The reimbursement shall relate the non-refundable portion of Insured's pre-paid train or bus ticket of a Scheduled Provider.

ii. The scheduled travel should have been booked at least 24 hrs prior to the Scheduled Departure.

iii. There shall be a valid and admissible claim under Section 1 of the Policy.

Subject otherwise to the terms exceptions condition & limitations of the Policy.

Add-Ons can only be opted along with the base Policy and cannot be opted in isolation or as a separate product. This Add-On is provided in lieu of additional premium and subject to the terms, conditions and exclusions as stated in the Add-On Wordings.

This Add-On, if selected, shall be mentioned in the Policy Schedule and will be available up to the limit specified therein, for all Insured(s) covered under the Add-On, unless stated otherwise.

Cover(s) provided under this Add-On and their limits are only with respect to such and so many as indicated in the Policy Schedule.

Definitions:

The terms defined below and at other junctures in the Policy Wording have the meanings ascribed to them wherever they appear in this Policy and where appropriate, references to the singular include references to the plural; references to the male includes other genders and references to any statutory enactment includes subsequent changes to the same.

1. We, Us, Our, Ourselves means the TATA AIG General Insurance Co. Ltd.

2. **You, Your, Yourself -** Means or refers to the person or persons described in the Schedule as the insured. In

case schedule refers to an entity other than individual, then representative, of such an entity would be deemed as You, Your, Yourself.

3. **Constructive Total Loss -** A vehicle will be considered to be a Constructive Total Loss (CTL), where the aggregate cost of retrieval and/or repair of the vehicle subject to terms and conditions of the policy exceed 75% of the Sum Insured.
4. **Courtesy/Hire Car -** A vehicle provided to the Insured by the hire car company.
5. **Hire Car Company -** Company which is engaged in the business of letting out cars on hire and has provided vehicle to the insured as per their terms and conditions.
6. **Authorised Workshop/Garage/Service Station -** A motor vehicle repair workshop/garage/service station authorised by Us.
7. **Daily Allowance -** Fixed amount to be paid for the purpose of meeting the cost of hired transport.
8. **Family -** You, Your spouse, your children your parents and any other person residing with you without paying a commercial rent.
9. **Break-In -** means to enter someone's vehicle illegally by actual force or violence of which there shall be visible marks made at the place of such entry by electricity or chemicals as well as by tools or explosives, usually with the intent to steal or commit a violent act.
10. Lost or stolen means having been inadvertently lost or having been stolen by a Third-Party without your assistance, consent or co-operation.
11. **Period of Insurance -** The period of time stated in the schedule for which the Policy is valid and operative.
12. Policy Year means a period of twelve consecutive months beginning from the date of commencement of the Period of Insurance and ending on the last day of such twelve-month period. For the purpose of subsequent years, Policy Year shall mean a period of twelve months commencing from the end of the previous Policy Year and lapsing on the last day of such twelve month period or the Policy Expiry Date whichever is earlier.
13. **Salvage** – The damaged property or asset for which claim has been paid under the Policy.

Section VI: 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).

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/**)

For Insurance Ombudsman, Nodal Office, details and forms, please visit: **https://www.tataaig.com/grievance-redressal-policy**

The name and address of the Insurance Ombudsman of competent jurisdiction are as below:

Office of the Ombudsman	Address & Contact Details	Jurisdiction of Office Union Territory, District
AHMEDABAD	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: **079-25501201/02** Email: **oio.ahmedabad@cioins.co.in**	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: **080-26652048/26652049** Email: **oio.bengaluru@cioins.co.in**	Karnataka.
BHOPAL	Office of the Insurance Ombudsman, 1st floor,"Jeevan Shikha", 60-B,Hoshangabad Road, Opp. Gayatri Mandir,Arera Hills, Bhopal – 462011. Tel.: **0755 - 2769201/2769202/2769203** Email: **oio.bhopal@cioins.co.in**	Madhya Pradesh, Chhattisgarh.
BHUBANESWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: **0674-2596461/2596455/2596429/2596003** Email: **oio.bhubaneswar@cioins.co.in**	Odisha

CHANDIGARH	Office of the Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector-17 A, Chandigarh – 160 017 Tel.: **0172-2706468** Email: **oio.bhubaneswar@cioins.co.in**	Punjab, Haryana (excluding Gurugram, Faridabad, Sonepat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: **044-24333668/24333678** Email: **oio.chennai@cioins.co.in**	Tamil Nadu Puducherry Town and Karaikal (which are part of Puducherry).
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: **011–46013992/23213504/23232481** Email: **oio.delhi@cioins.co.in**	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonepat & Bahadurgarh.
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: **0361-2632204/2602205/2631307** Email: **oio.guwahati@cioins.co.in**	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh,Nagaland and Tripura.
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: **040 - 23312122 / 23376991 / 23376599 / 23328709 / 23325325** Email: **oio.hyderabad@cioins.co.in**	Andhra Pradesh, Telangana, Yanam and part of Territory of Puducherry.
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: **0141-2740363** Email: **oio.jaipur@cioins.co.in**	Rajasthan.
KOCHI	Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M.G.Road, Kochi - 682 011. Tel.: **0484-2358759** Email: **oio.ernakulam@cioins.co.in**	Kerala, Lakshadweep, Mahe - A part of Union Territory of Puducherry.

KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: **033 - 22124339 / 22124341** Email: **oio.kolkata@cioins.co.in**	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: **0522 - 4002082 / 3500613** Email: **oio.lucknow@cioins.co.in**	Districts of Uttar Pradesh: Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Basti, Kaushambi, Balrampur, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: **022 - 69038800/27/29/31/32/33** Email: **oio.mumbai@cioins.co.in**	List of wards under Mumbai Metropolitan Region excluding wards in Mumbai – i.e M/E, M/W, N , S and T covered under Office of Insurance Ombudsman Thane and excluding areas of Navi Mumbai.
NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: **0120-2514252 / 2514253** Email: **oio.noida@cioins.co.in**	State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Mainpuri, Bulandshehar, Etah, Kanooj, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.

PATNA	Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: **0612-2547068** Email: **oio.patna@cioins.co.in**	Bihar, Jharkhand
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411030. Tel.: **020-24471175** Email: **oio.pune@cioins.co.in**	State of Goa and State of Maharashtra excluding areas of Navi Mumbai, Thane district, Palghar District, Raigad district & Mumbai Metropolitan Region
THANE	Office of the Insurance Ombudsman,2nd Floor,Jeevan Chintamani Building, Vasantrao Naik Mahamarg, Thane (West) Thane - 400604 Tel.: **022-20812868/69** Email: **oio.thane@cioins.co.in**	Area of Navi Mumbai, Thane District, Raigad District, Palghar District and wards of Mumbai, M/East, M/West, N, S and T."

Grievance & Redressal Procedure:

As per Chapter 7 of IRDAI (protection of Policyholder's Interests, Operations and Allied Matters of Insurers) Regulations, 2024.

Prohibition of Rebates – Section 41 of Insurance Act, 1938 as Amended by Insurance Laws (Amendment) Act, 2015:

1. 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 person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.
2. Any person making default in complying with the provisions of this Section shall be liable for a penalty which may extend to ten lakh rupees.

Section 64 VB of Insurance Act:

Commencement of the Risk Cover under the Policy is subject to receipt of Premium by TATA AIG General Insurance Company Limited.