Brochure

Auto Secure - Two Wheeler Package Policy

Introduction

Arranging insurance every year for your two wheeler may be a tedious & stressful task. In the hectic & busy schedule of modern world the chances that you forget to renew is also there which will not only be a violation of law but may land you up in huge loss & liability in case of any accident.

To relieve you from the stress of buying policy every year TATA AIG has brought **Auto Secure - Two Wheeler Package Policy** for your brand new vehicle which will have the following additional advantages –

1. Protection from increase in third party premium.
2. Reliving you from remembering the renewal dates.
3. More comprehensive coverage through Add Ons.

Product Description

I. **Loss of or Damage to the Vehicle Insured:**
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	

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
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.

II. Liability To Third Parties

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:

i. 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.
ii. damage to property other than property belonging to the insured or held in trust or in the custody or control of the Insured.

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:

Details of Injury	Scale of Compensation
i) **Death**	100%

ii) **Loss of two limbs or sight of two eyes or one limb and sight of one eye**	100%
iii) **Loss of one limb or sight of one eye**	50%
iv) **Permanent Total Disablement from injuries other than named above**	100%

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 Rs.15 lakhs during any one period of insurance

Major exclusions of the policy are

- If the vehicle is used for hire or reward, racing, speed testing, reliability trials etc.
- If the vehicle is used outside the geographical area i.e. outside India
- Any consequential loss, wear & tear, Mechanical & electrical breakdown
- Nuclear perils, war & war like operations

Add On covers under Auto Secure - Two Wheeler Package Policy

This policy will also be available with the following add-on covers which, if opted, will enhance the coverage under the policy:

1. **Return to Invoice - IRDAN108RP0001V01200001/A0060V01201819**
   In this coverage, the financial shortfall between the amount you receive for loss or damage to the vehicle and the purchase price of the vehicle as confirmed in the invoice of sale OR current replacement price of new vehicle in case exactly same make / model is available, whichever is less is covered under total loss. We will also pay the first time registration charges and road tax which was incurred on this two wheeler.

2. **Depreciation Allowance - IRDAN108RP0001V01200001/A0061V02201819**
   In this coverage, the amount of deprecation deducted on the value of parts replaced is covered under own damages claim, under section 1 (own damage) of the policy. However claims under depreciation Cover will be limited to maximum of first 2 claims per during entire period of insurance/ policy year (where period of insurance exceeds one year) . This cover is also available with deductible option of Rs.250, Rs.350 & Rs.450 with suitable reduction of premium rate.

3. **Additional Third Party Property Damage Cover - IRDAN108RP0001V01200001/A0062V01201819**
   It provides additional protection against third party property damage which is over and above what is covered under the policy. Maximum limit of one claim or series of claims arising out of one event /occurrence will be Rs.16 lacs. The additional limit offered to any insured for this add-on cover will be over and above standard coverage of Rs. 1 Lac and will go upto Rs.15 Lacs in multiples of 50,000

4. **Consumable Expenses - IRDAN108RP0001V01200001/A0063V01201819**
   This addon covers cost of consumables required to be replaced/replenished arising from the 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, bearings, washers, clip, break oil, air conditioner gas and items of similar nature excluding fuel.

5. **Emergency Medical Expenses - IRDAN108RP0001V01200001/A0064V01201819**
   In the unfortunate event of an accident, we will reimburse emergency medical expenses incurred for the treatment of bodily injury/ies sustained by you/driver/occupant in a Hospital / Nursing Home and reasonable Ambulance charges for shifting injured from the site of accident to the hospital/ nursing home along with cost of supporting items such as crutches, wheelchair, artificial limbs etc up to a maximum amount of Rs. 5,000 or 5% of the Sum Insured opted, whichever is less.

This additional protection can be opted for Rs.25,000.

6. **Additional Personal Accident Cover to Owner Driver - IRDAN108RP0001V01200001/A0065V01201819**
   In the unfortunate event of an accident resulting into death and injury to owner-driver, this cover provides additional Personal Accident cover in addition to coverage provided under the policy. The additional limit offered to any insured for this add-on cover will be over and above standard coverage of Rs.15 Lacs and will go upto Rs.5 Lacs.

7. **Additional Personal Accident Cover to Unnamed Persons - IRDAN108RP0001V01200001/A0066V01201819**
   In the unfortunate event of an accident resulting into death and injury to any person driving the insured vehicle or travelling as occupant, they will get protection for an additional amount in addition to coverage provided under the policy.

   The additional limit offered to any insured for this add-on cover will be over and above standard coverage of Rs.1 Lac and will go upto Rs.5 Lacs

8. **Road Side Assistance - IRDAN108RP0001V01200001/A0086V01201819**
   This add on will cover the repair & towing assistance like service for flat tyre, flat battery, repair on the spot, Spare key Retrieval, Fuel Support (Emergency Fuel Delivery), arrangement of alternate vehicle and emergency towing assistance.

9. **Electric Surge Secure - IRDAN108RP0076V01201819/A0001V01202223**

   This cover is applicable if it is shown on Your 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 while the vehicle is being charged.

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

   What is not Covered:
   - 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 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.

   In case if Insured is installing a new battery in his vehicle than battery details has to be endorsed in Policy Schedule. (Not applicable to Swappable battery vehicle)

   This Add On is applicable to vehicle age up to 5 Years. If cover required for more than 5 years

then it needs be referred to corporate underwriter with proper justification.

Subject otherwise to terms, conditions, limitations and exceptions of the policy

10. Depreciation allowance – Battery - IRDAN108RP0076V01201819/A0002V01202223

This cover is applicable if it is shown on your 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 (1/2/3/n) claims during the period of insurance as mentioned in the Policy schedule.

Deductible: First Rs….. for each and every claim.
Deductible is in the form of two options
1. Zero Deductible
2. 5% of claim amount and minimum of Rs. 500

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 on the policy.

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

This Add On is applicable to vehicle age up to 5 Years. If cover required for more than 5 years then it needs be referred to corporate underwriter with proper justification.

* Please refer policy for detail coverage, terms, conditions and exclusions.

11. Engine Secure - IRDAN108RP0076V01201819/A0001V01202324

This cover is applicable if it is shown on Your Policy 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 and Transmission

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.

Our maximum liability will be limited to Insured Declared Value (IDV) mentioned in the policy schedule.
Subject otherwise to terms, conditions, limitations and exceptions of the policy

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. This cover is not applicable for electric vehicles
3. In case of leakage of lubricating oil, there is visible evidence of accidental damage to engine or respective assembly.
4. Vehicle is transported/towed to garage within 2 (Two) days of water receding from the water-logged area.
5. 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.
Subject otherwise to terms, conditions, limitations and exceptions of the policy.
This Add On cover is applicable to vehicle age up to 7 Years. If cover required for more than 7 years then it needs be referred to corporate underwriter with proper justification.

12. Tyre and Rim Secure - Two-Wheeler Annual Package - IRDAN108RP0076V01201819/A0006V01202324
This cover is applicable if it is shown on your schedule.
In consideration of payment of the additional premium by the Insured as specified and mentioned in the schedule and realization thereof by the Company,

What Is Covered
For Tyre,
We will cover expenses for repair and/or replacement, as may be necessitated arising out of accidental loss or standalone 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 replacement cover is opted)-

- Unused tread depth of <3 mm - Considered as normal wear and tear and is not covered.
- Unused tread depth of >=3 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.
The cover also includes any service or labor charges incurred during replacement/ repairs of damaged Tyre(s) of the Insured Vehicle.
Maximum of 2 replacements will be allowed during the Period of Insurance.

For Rim,
Rim means the rim of the wheels on Your motor vehicle, excluding any other part of the wheel assembly, such as the wheel hub, brakes, bearings or axle.
We will pay for the loss or standalone damage to the wheel rim(s) 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.
Depreciation on rim will be as per the "Own Damage" section of the policy (not applicable if

Full replacement cover is opted).
The benefits under this cover can be utilized only for a maximum of 2 wheel rims during the policy period.

Under this Policy:

1. Cost of consumables is covered for tyres and rims under this add-on
2. Whenever replacement of tyre/rim will be allowed it will be of the same make and specification and if tyre/rim of similar specification is not available and replaced tyre/rim is superior to damaged tyre/rim, then We will be liable to pay only up to the cost of tyre/rim of same make and specification as original.
3. If damage to tyre and tube &/or Rim(s) is due to the accidental damage to the insured vehicle covered under "Own Damage" section of the policy then 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.
4. If You replace tyre(s)/rim(s) of the Insured Vehicle on Your own, it is Your obligation to inform Us about such change with necessary details like Make, Model, Invoice Copy of the new tyre(s)/rim(s) in the absence of which We shall not be liable to make any payment of claim under this cover.
5. You have the option to opt for the Full replacement cover or the Repair based cover.
6. NCB will not get affected by a standalone claim for tyre and/or rim under this add-on

What is not Covered:

We shall not indemnify You in respect of-

- Non damaged tyres/rims for the purpose of matching a set of tyres/rims.
- 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 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.
- Wheel tyre(s)/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 tyre(s)/tube(s)/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 vehicle arising as a result of damage to the tyre(s)/tube(s)/rim(s) of the vehicle
- Expenses related to personal injury or property damage arising due to damage to tyre(s)/tube(s)/rim(s) of the Insured Vehicle
- Routine maintenance including adjustment, alignment, balancing or rotation of wheels/tyres/tubes.
- Theft of tyre(s)/tube(s)/rim(s) or its parts accessories without vehicle being stolen or theft of entire vehicle.
- If the tyre(s)/tube(s)/rim(s) being claimed is different from tyre(s)/tube(s)/rim(s) insured/supplied as original equipment along with the 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 rims arising due to fitment of accessories to the insured vehicle such as wheel covers etc.
- Loss or damage resulting from poor workmanship while repair.
- 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.
- Any loss or damage within first 15 days of inception of new/rollover policy.

Special Conditions:
You must take all reasonable steps to avoid loss or damage to tyre(s)/tube(s)/rim(s). You must not continue to drive the vehicle after any damage or incident if this could cause further damage to the tyre(s)/tube(s)/rim(s).
Subject otherwise to terms, conditions, limitations and exceptions of the policy.

Important Guidelines:
1. Maximum liability will be limited to Insured Declared Value (IDV) mentioned in the policy schedule.
2. Standalone damage to tyre and/or rim only will be considered under this Add-on, no other parts related or connected to tyre and/or rim will be covered under this Addon
3. If claim is admissible under section I (Own Damage) of the policy than claim will not be payable under this Add-on
4. NCB will not get affected by a standalone claim for tyre and/or rim under this Addon.
5. Whenever replacement of tyre/rim will be allowed it will be of the same make and specification and if tyre/rim of similar specification is not available and replaced tyre/rim is superior to damaged tyre/rim, then We will be liable to pay only up to the cost of tyre/rim of same make and specification as original.
6. Mid- term inclusion of this add-on cover is permitted by charging premium at pro-rata basis.
7. This Addon can be provided on all types of Two Wheelers
8. Any loss or damage within the first 15 days is not covered
9. Service, labour charges and consumable items are included

This Add On is applicable to vehicle age up to 10 Years. If cover required for more than 10 years then it needs be referred to corporate underwriter with proper justification.

Sum insured –Insured 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 side car 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 insured vehicle at the commencement of insurance/renewal and adjusted for depreciation (as per schedule 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 years 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 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.

No Claim Bonus:

The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, as per the following table provided the policy is renewed within a 90 days of its expiry date for a long term as well as an annual policy.

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%

Premium:

The entire premium shall be paid in one installment on or before the date of inception of risk to comply the requirements of Section 64VB of Insurance Act, 1938. Premium payable will depend upon the age of your vehicle, segment such as motor cycle, scooter, moped, cubic capacity etc.

The discounts in premium can be availed for the following features-

- If you are member of Recognized Automobile Association of India.
- If the vehicle is fitted with Anti theft device which is recognized by ARAI.
- If any voluntary excess (self claim bearing limit) has been opted by you.
- If no claim has been lodged under policy in the expiring policy period.

Cancellation of Policy:

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-rate 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.

Deductible:

The Company shall not be liable for each and every claim under Own Damage Section of this Policy in respect of the deductible stated in the Schedule.

How do you lodge a claim with US?

The insured / claimant will intimate claim to TATA AIG via -

I. Call Centre:
   - Customer Support No. – 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.

Note: Above mentioned documents are primary documents which need to be provided at the time of claim. Other documents can be called for as per the treatment undergone

Customer Grievance Redressal Policy

Redressal of Grievance

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 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/.

This Policy is subject to IRDAI (protection of Policyholder's Interests, Operations and Allied Matters of Insurers) Regulations, 2024

Prohibition of Rebates - Section 41 of the 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 prospectus or tables of the Insurer.

2. Any person making default in complying with the provisions of this section shall be punished with a fine which may extend to ten lakhs rupees.

Disclaimer: "Insurance is the subject matter of the solicitation". This is a summary of the product features, exclusions, limitations and conditions. For more details on benefits, exclusions, limitations, terms & conditions, please refer policy wordings carefully, before concluding a sale. The trade logo displayed above belongs to TATA Sons Private Limited and AIG and is used by TATA AIG General Insurance Company Limited under License

Section 64VB of the Insurance Act,1938 –
"Commencement of risk cover under the policy is subject to receipt of payable premium by TATA AIG General Insurance Company Limited".

TATA AIG General Insurance Company Limited

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