Brochure

Auto Secure - Private Car Package Policy

Introduction

Your personal car is not only a high value possession but a necessity also. Apart from comfort & exclusiveness it gives freedom to your movement whether for your day to day work or going for a long drive with your family. Unforeseen accidents do lead to damage resulting in huge expenses. Why to worry about such expenses or even the vehicle getting stolen, when you have the private car insurance policy from Tata AIG General Insurance Company Limited

To protect against such unpleasant situations you need a Insurance policy which covers the car against the losses caused due to fire, theft, explosions, burglary, riots, strikes, earthquake, flood, cyclones, accidental external means, malicious acts and terrorist activities.

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.

In the event of the vehicle being disabled by reason of loss or damage covered under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and redelivery to the insured but not exceeding in all Rs. 1500/- in respect of any one accident.

The insured may authorize 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 Rs. 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 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 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.

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

GENERAL EXCEPTIONS

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.

Add-Ons

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

1. Depreciation Reimbursement

UIN: IRDAN108RPMT0002V02200001/A0001V02200910

We will pay you the amount of depreciation deducted on the value of parts replaced under own damage claim, lodged under own damage section of the policy. We will pay for the first 2 claims reported to Us 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 Authorized Garage/Authorized workshop/authorized service station.

2. Daily Allowance Plus

UIN: IRDAN108RP0002V01200001/A0001V01202021

This cover is applicable if it is shown on the Policy Schedule

If insured Vehicle is damaged by a covered peril mentioned in section 1 (Own damage) of the policy, We will allow compensation in form of –

A) Daily Allowance
   OR
B) Courtesy Hire/Car

A) Daily Allowance

We will pay You Daily Allowance to enable you to meet the cost of hired transport to reduce Your inconvenience

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, whichever is later and shall end on the day garage intimates you to take delivery of the Vehicle.

The cover will be available for maximum number of days as mentioned in policy schedule for repair claim. The cover is available in option of 4 days, 6 days, 8 days & 10 days. In case of total loss/ theft of entire vehicle claims, cover limit is up to maximum of 15 days.

Limits of allowance: (IN INR)

Vehicle Segment	Daily Allowance Limit per day
Mini	Rs.1000
Compact	Rs.1200
Mid Size	Rs.1500
High End	Rs.3000
MPV SUV	Rs.2000
UHE	Rs.5000

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 available in 3 options:

i. 8 hrs or 80 kms per day, whichever is less
ii. 10 hrs or 100 kms per day, whichever is less
iii. 12 hrs or 120 kms per day, whichever is less

If You do not want to avail Daily Allowance or Courtesy/Hire Car benefit then We will pay Your cost of travel expenses Rs <*> 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.

What is not covered:

We will not provide You with a Courtesy/Hire car
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.

3. Return to Invoice
UIN: IRDAN108RP0002V01200001/A0052V02201819

We will pay the difference between the 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 the

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.

Exclusions:

- 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.

4. No Claim Bonus Protection Cover
UIN: IRDAN108RP0002V01200001/A0053V01201819

If you file for a claim, you forego on your No Claim Bonus (NCB), but with No Claim Bonus Protection Cover your NCB will be intact subject to 2 or more than 2 claim free preceding years. So you stay double protected. Not more than 1 own damage claim is registered in the current period of insurance.

5. Additional Third-party Property Damage Cover
UIN: IRDAN108RP0002V01200001/A0003V01202021

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 excess of maximum limit of liability covered under Section II of the policy.

6. Repair of Glass, Fibre, Plastic & Rubber Parts
UIN: IRDAN108RP0002V01200001/A0005V01200910

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.

Exclusions:
Cost of painting of parts without any other repair associated with these parts

7. Loss of personal belongings
UIN: IRDAN108RP0002V01200001/A0054V01201819

Loss of personal belonging covers the loss or damage to you and your family member's personal belongings in the vehicle at the time of loss or damage to the vehicle in excess of Rs. 250.

Exclusions:
Money, securities, cheques, bank drafts, credit or debit cards, jewellery, lens, glasses, travel tickets, watches, valuables, manuscripts, paintings, laptops and items of similar nature.

8. Emergency Transport & Hotel Expenses
UIN: IRDAN108RP0002V01200001/A0055V01201819

If your vehicle is immobilized after an accident, Emergency Transport & Medical Expenses offers to pay for the cost of overnight stay and taxi charges for returning back to the place of residence or the nearest city you were travelling to.

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

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.

9. Key Replacement
UIN: IRDAN108RP0002V01200001/A0056V01201819

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.

Exclusions: Cost to replace keys to vehicles that is not owned for personal use

10. Engine Secure
UIN: IRDAN108RP0002V01200001/A0058V01201819

This covers repair and replacement expenses for the loss or damage to internal parts of the engine and 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 i.e. material, which is used up and needs continuous replenishment such as engine oil, gear box oil etc but excluding fuel.

Exclusions:

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

11. Tyre Secure
UIN: IRDAN108RP0002V01200001/A0059V01201819

This covers repair & replacement expenses arising out of accidental loss or damage to tyres & tubes only, without any damage to the insured vehicle, resulting into bulge, puncture, burst, cut, or damage as specified below. Unused tread depth will be the basis of indemnity under this coverage as specified in the policy.

Exclusions:

• Loss or damage arising out of natural wear & 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
• Any loss or damage within first 15 days of inception of the policy
• Any loss or damage occurred prior to inception of the policy
• Any loss or damage resulting in to total loss of vehicle
• Routine maintenance including adjustment, alignment, balancing or rotation of wheels/tyres/tubes, theft of tyre(s)/tube(s) or its parts accessories without vehicle being stolen or theft of entire vehicle.
• Loss or damage to wheel accessories, any other part or rim
• If vehicle is not repaired at Authorised garage.

12. Consumable Expenses
UIN: IRDAN108RP0002V01200001/A0085V01201819

This 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.

Exclusions:

• Any consumable not associated with admissible Own Damage claim under Own Damage section of the policy
• If there is no valid and admissible claim under Own Damage section of the policy.

13. Road Side Assistance

UIN: IRDAN108RP0002V01200001/A0022V01201213

It's a service facilitated to take care of your vehicle and your worries in an unfortunate event of your vehicle meeting with an accident or breakdown. Under this, we provide wide range of services in form of assistance for your help within the covered geographical territory.
Some of the benefits are as follows:

- Service for Flat Tyre
- Flat Battery – Jump Start Service
- Repair on the Spot
- Fuel Support (Emergency Fuel Delivery)
- Emergency Towing Assistance
- Spare Key Retrieval/Service for Key Locked Inside
- Continuation/Return Journey (Taxi Support)
- Emergency Message service
- Pick up for repair vehicle
- Hotel Accommodation

Exclusions: The services would not be provided under following conditions:

- Loss of or Damage to luggage or other personal effects that might occur during the services performance.
- 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.

14. Misfuelling

UIN: IRDAN108RP0002V01200001/A0004V01202021

The cost of flushing out the wrong/adulterated fuel filled at fuel filling station including replacement of parts damaged due to wrong fueling will be paid. In addition to this the cost of wrong/adulterated fuel up to maximum of Rs.2000/- on submission of bill will also be paid.
Maximum number of claims permissible in a policy period is restricted to one (1).

15. Additional Towing Charges:

UIN: IRDAN108RP0002V01200001/A0009V01202021

It provides additional protection against vehicle towing charges which is over and above what is covered under the policy. This additional Towing Charges can be opted for any amount between Rs. 5,000 to Rs.50,000 in a multiple of Rs 5,000/-. This cover is available maximum limit of Rs. 50,000.

16. Emergency Medical Expenses

UIN: IRDAN108RP0002V01200001/A0008V01202021

We will pay for 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.

Exclusions:

- Any expenses related to a sickness, disease or medical disorder not directly consequential to accident.

- Any physiotherapy treatment.

17. Electric Surge Secure

UIN: IRDAN108RP0002V01200001/A0009V01202223

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:

- 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 or endorsed in the policy.
- Conventional SLI (Starting, Lighting and Ignition) battery will not be covered under this Add On.

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.

18. Depreciation Allowance – Battery

UIN: IRDAN108RP0002V01200001/A0010V01202223

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 insured vehicle) of the policy. We will pay the number of claims as mentioned in the Policy Schedule during the policy period.

Deductible is in the form of two options

- Zero deductible
- 5% of claim amount and minimum of Rs. 500 for each and every claim

What is not covered:

- Loss or damage to the battery fitted in the vehicle unless cost of the battery is included in IDV or endorsed on 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.

19. Vehicle Loan Protector

UIN: IRDAN108RP0002V01200001/A0017V01202122

In the unfortunate event of death or permanent total disability sustained by Owner-Driver, we will pay the outstanding vehicle loan amount which is payable by you to financial institution.

Exclusions:

- No compensation shall be payable in respect of death or 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
b) An accident happening whilst such person is under the influence of intoxicating liquor or drugs
- If the vehicle is a total loss/constructive total loss or theft is reported.
- For more than one covered incident during the policy period.

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

20. 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 I 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 Authorized Garage/Authorized workshop/Authorized 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 Authorized Garage/ Authorized workshop/ Authorized service station.
Subject otherwise to terms, conditions, limitations and exceptions of the base policy.

21. Pay As You Drive Add-On - Private Car Package
UIN: IRDAN108RPMT0002V02200001/A0014V01202425

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 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.

22. 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

23. 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

24. 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 authorized 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

25. Emergency Transportation Cover – Private Car Package
(UIN: IRDAN108RPMT0002V02200001/A0004V01202526)

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. **Hospitalization** means admission in a hospital for a minimum period of 24 consecutive Inpatient 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 **Hospitalization**, We will pay up to Rs. 10,000, for reasonable expenses incurred towards utilizing 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

26. 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. **Hospitalization** means admission in a hospital for a minimum period of 24 consecutive Inpatient 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 **Hospitalization**, We will pay up to Rs, 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 **Hospitalization**, 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 **Hospitalization** 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 expenses or incidental costs shall not be covered.

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

27. 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 Rs. 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

28. 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 Rs. 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

29. 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 Rs. 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

30. 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 Rs. 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

Based on your private car's odometer reading, get advantage on premium.**
For more details, please call us on our toll free number: 1800 266 7780 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.

Cancellation of Policy:

I. Cancellation by Insurer

a) 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:
   - Toll Free Number– 18002667780
   - Email - general.claims@tataaig.com
   - Website - www.tataaig.com

Notice of claim must be given by you to us immediately after an actual or potential loss begins or as soon as reasonably possible after actual or potential loss begins.

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. Contact Details of the person at the loss location

Note: The above list is only indicative. You may be asked for additional information.

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 toll-free number **1800-266-7780** or **022-66939500** (toll charges apply), or email us at **customersupport@tataaig.com**. We will investigate and respond within the regulatory turnaround time (TAT).

Escalation Level 1

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

Escalation Level 2

If you still need assistance, reach out to the Head of Customer Services at **head.customerservices@tataaig.com**. We will provide our final response within the regulatory TAT.
If you're still not satisfied after this process, you may approach the Insurance Ombudsman of concerned jurisdiction. You can also lodge a grievance on the Bima Bharosa Grievance Redressal Portal: https://bimabharosa.irdai.gov.in/.

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
Regd Office: Peninsula Business Park, Tower - A, 15th Floor, G.K. Marg, Lower Parel, Mumbai – 400013.
24X7 Toll Free No: 1800 266 7780 | E-mail: customersupport@tataaig.com | Website: www.tataaig.com

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