



Welcome to TATA – AIG Usage Based Insurance- Private Car Policy,

Welcome to Tata AIG General insurance Company Limited family & we thank you for choosing our Usage Based Insurance – Private Car Policy for your vehicle insurance.

We are enclosing Policy schedule cum certificate of insurance of your vehicle. You are requested to visit our website www.tataaig.com for policy wording.

We would like to inform you that policy has been issued based on the information and declaration provided by you. No claim Bonus (NCB) if shown on your policy schedule has been allowed as you had not reported any claim in the previous policy.

Kindly go through the enclosed information/declaration provided by you and in case your policy shows No claim Bonus, for which you are not entitled as explained above or any other error/discrepancy then we request you to get in touch with us within 15 days of receipt of the policy for correction otherwise all particulars will be deemed to be correct.

You may reach us at our 24*7 helpline 1800 266 7780 for providing any information or in case you desire to have a printed copy of policy wording.

To make a change to *your* car insurance, please email *us* at customersupport@tataaig.com.

For Top-up *Kilometers*, please use the option available on AutoSafe Application.

We, thank you once again,for choosing Tata AIG General insurance Company Limited for insuring your vehicle. We assure you of our best of services at all times. Happy driving!

This *Policy* is underwritten by Tata AIG General Insurance Company Limited, Mumbai.

Definition of Words

Whenever the following words or phrases appear in *your Policy* in bold they will have the meanings given below unless *We* state otherwise.

1. ***AutoSafe device***- The Telematics device fitted to *your* car which provides data to *us* based on the use of *your* car
2. ***AutoSafe Application*** : Your personal online login area which displays *your AutoSafe device* score based on *your* driving experience. It also includes *your statement of fact* and other important documents. Login details will be sent to *You* by email after *You* have purchased a policy
3. ***Authorized workshop/garage/service station*** - A motor vehicle repair workshop/garage/service station authorized by us.
4. ***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.
5. ***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.
6. ***Daily Allowance*** - Fixed amount to be paid for the purpose of meeting the cost of hired transport.
7. ***Kilometers***-The distance travelled by *your* car and recorded by the AutoSafe device fitted to *your* car which can be viewed in AutoSafe Application.
8. ***Lost or stolen***- means having been inadvertently lost or having been stolen by a third party without *your* assistance, consent or co-operation.
9. ***Period of insurance*** - The period of time stated in the schedule for which the policy is valid and operative.
10. ***Policy Kilometers*** - The number of *Kilometers* as *opted by you* upon which *your Premium* is based
11. ***Premium*** - The price *We* will charge *You* for the number of *Kilometers* of insured driving as shown on *your* schedule
12. ***Reward Kilometers*** - Additional *Kilometers* awarded by *us* to encourage and reward safe driving. Details of how *You* can earn *Reward Kilometers* each month can be found in *AutoSafe Application*.

13. *Tata AIG AutoSafe device Score* - Based on the data of how *You* drive *your* car, scoring will be done and basis final score *Reward Kilometers* will be allotted to *You* at the time of renewal
14. *Top up Kilometers* - Additional *Kilometers You* can buy if *You* run out of *Policy Kilometers* during the *Period of insurance*
15. *Service Provider*– A Company empanelled by *us* for installation of Autosafe device , data maintenance, application development and support
16. *We, Us, our* - TATA AIG General Insurance Company Limited
17. *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.

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.

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.	

2. **The Company shall not be liable to make any payment in respect of:**
- Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages;
 - damage to tyres and tubes unless the vehicle is damaged at the same time in which case the liability of the Company shall be limited to 50% of the cost of replacement. And
 - 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 Rs. 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:
- the estimated cost of such repair including replacements, if any, does not exceed Rs. 500/-;
 - the Company is furnished forthwith with a detailed estimate of the cost of repairs;
and
 - 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 *Policy* period 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
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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 *Policy* period without any further depreciation for the purpose of Total Loss (TL) / 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.

Customer can avail depreciation reimbursement cover to avoid reduction in claim amount for depreciation as mentioned in above table.

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:
 - (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 1988 and subsequent amendments thereafter., 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.
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 1988 and subsequent amendments thereafter..

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:

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

Provided always that

- 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 Rs.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 insured 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*

Important Condition in relation to UBI or AutoSafe device

By taking out a Usage Based Insurance *Policy* You agree to having a AutoSafe device professionally fitted to *your* car by *us* or *our* approved installer/technician and to having *your* data collected and used as provided for below.

We issue *You* with a *Certificate of Motor Insurance* and provide cover to *You* subject to the terms and conditions of *your Policy* for an initial period of 12 months.

Coverage under Section I – Loss of or Damage to the Vehicle Insured and Addon covers if any selected, the policy will expire once *You* run out of *Kilometers* purchased or on the end date of the Policy Period, whichever is earlier.

Your Own Damage and Add-on cover is connected to the number of *Kilometers* that *You* drive. When *You* purchase *your Policy* from us, *You* choose and pay for *Policy Kilometers* for the *Period of insurance* which are measured when *You* drive *your* car by an *AutoSafe device* fitted to *your* car. *You* can earn *Reward Kilometers* for safe driving and/or buy additional top-up *Kilometers* if *You* need more than the *Policy Kilometers You* are allowed in any one *Period of insurance*. Please see Important Terms of *your Policy Kilometers* for more details.

You must notify all *Insured persons* on *your Policy* or any other person who drives *your* car that a *AutoSafe device* has been installed in *your* car, that their journey will be monitored and data collected, that *You* will have visibility of their data via *AutoSafe Application* and provide them with the information set out in this *Policy* regarding the use of their personal information.

- If you sell your car you must notify the new owner that a AutoSafe device has been installed.

1. Data to be Collected

The *AutoSafe device* will capture data from the date of installation via an electronic data feed which will translate the GPS co-ordinates from the *AutoSafe device* providing various information including: - time and date of journey, distance travelled, location coordinates, speed, braking frequency and force, acceleration and cornering and similar other behaviors.

We will collect this data in respect of anyone driving *your* car. Therefore *We* will collect this data in respect of *your* driving and any other person driving *your* car.

2. Use & Disclosure of Data Collected

The data will be used to calculate *your AutoSafe device score*. In addition *We* may utilize information obtained from the data to conduct anonymous profiling and to develop *our* products and services.

Service Provider will process and securely transmit the anonymised data to us.

The information obtained through the AutoSafe device will be used by us, *our* agents or *our* service providers:

- In respect of the installation, removal, de-activating and servicing of the AutoSafe device;
- To provide *You* with data on *AutoSafe Application* regarding *your* driving;
- In the calculation of *your AutoSafe device* score based upon *your* recorded driving behaviour;
- Where *You* make a claim;
- To provide *You* with theft tracking in respect of *your* car;
- To aggregate information which *We* will use in the development of *our* products and services including the *AutoSafe device* score calculation.

- If *We* are legally obliged to disclose that information by virtue of legislation, regulation or court order;
- For the purposes of addressing insurance fraud.
- Where *You* have provided *your* consent in the *AutoSafe device* Services Agreement between *Service Provider* and you;

4. *AutoSafe device* Installation

a) When *You* take *your Policy* or change *your* car, *We* or *our* approved installer will dispatch the *AutoSafe device* along with user manual within 72 hours of *Policy* issuance to *You* which *You* need to install in *your* car as per instructions provided immediately on receipt.

We will pay the cost of:

- The *AutoSafe device*;
- Fitting the *AutoSafe device*;
- Retrieving data from the *AutoSafe device*.
- Replacement/Repair of *AutoSafe device* in case of any fault in the *AutoSafe device*

b) In case, *You* found any difficulties in installing the *AutoSafe device* in *your* car, *You* can inform *us* via Email at autosafe@tataaig.com/customer-support@tataaig.com or call at 1800 266 7780. In these circumstances, *We* or *our* approved installer will contact *You* to arrange for a *AutoSafe device* to be fitted to *your* car. *We* will arrange to have the *AutoSafe device* fitted within 72 hours of *You* taking a *Policy* with us.

We will contact *You* to arrange a mutually convenient time and place to undertake the fitting. *We* reserve the right to nominate an alternative site near *your* home or place of work to fit the *AutoSafe device*. When *our* approved installer comes to fit the *AutoSafe device* a photograph of *your* car & Odometer reading will be taken.

You must allow us, or *our* approved installer, access to *your* car to retrieve the *AutoSafe device* in the event of *You* cancelling or not renewing *your Policy* with us. Upon cancellation of *your* policy, *We* will remotely de-activate the *AutoSafe device*.

It is *your* responsibility to ensure that *You* have the consent of any co-owner, hire purchase company or any other person that has a legal interest in *your* car, if required, before the *AutoSafe device* is installed. The *AutoSafe device* is compatible with any type of vehicle manufactured on or after year 2010 and will not affect any manufacturer or aftermarket warranties that may apply to *your* car.

5. Late Cancellation of Appointment to Install *AutoSafe device*

If *You* do not present *your* car at the time and location agreed with *us* or *our* installers for the installation or de-installation of the *AutoSafe device*, or if *You* cancel such an appointment with less than 4 hours notice then *We* reserve the right to charge *You* for the costs of Rs.200 *our* approved installer incurs as a result.

6. Dealing with Faults and Limitations of Service

In the event of the *AutoSafe device* developing a fault during the *Period of insurance*, *Service provider* will contact *You* and make all reasonable efforts to repair or (at *our* option) replace the *AutoSafe device* free of charge. *Service provider* will arrange with *You* a mutually convenient time and place for a replacement *AutoSafe device* to be fitted. *You* must give *Service Provider* access to *your* car within 7 days of being notified of the fault or, where there are exceptional circumstances that prevent *You* from doing so, within a reasonable time. Any *Kilometers* driven during this time will not be included in calculating *your AutoSafe device* score.

You accept that the *AutoSafe device* uses the battery power supply and so there may be a small drain on *your* battery even when *your* car is not being used. *You* accept it is *your* responsibility to maintain *your* car and battery in good working order. To help alert *You* of any battery issues, *We* will advise *You* if the *AutoSafe device* detects a low battery charge. The collection and transmission of data by the *AutoSafe device* and the provision of the theft tracking may occasionally be impaired or interrupted by operational and/or atmospheric conditions, power failures, or other causes, conditions or events beyond *our* reasonable control or the capabilities of the *AutoSafe device*.

The transmission and receipt of data is dependent upon mobile telecommunications services and *You* acknowledge that this service may be interrupted, circumvented or compromised. If transmission of data is affected in the manner described in this paragraph, this does not necessarily mean the *AutoSafe device* is defective. However, *We* will make reasonable efforts to rectify the problem with such transmission where it is possible for *us* to do so.

Where there is no GPS signal the *AutoSafe device* has capacity to record any *Kilometers* driven during this time and same will not be included in calculating *your AutoSafe device* score.

During the *Period of insurance* *We* may, at *our* discretion, replace the *AutoSafe device* at *our* expense with any other telematic unit providing *You* with at least the same functionality. This will enable *us* to ensure the *AutoSafe device* is updated if there are technological changes or improvements.

7. Your Driving

Once the *AutoSafe device* is installed, just drive as *You* normally would. The *AutoSafe device* allows *us* to understand how safely *You* drive *your* car, how far *You* travel and when *You* use it.

We use the data the *AutoSafe device* sends to *us* to provide *You* with *your AutoSafe device* score based on how safely *We* interpret *your* driving.

You can view *your AutoSafe device* score, and see how it has changed over time on *AutoSafe Application*, *your* own personal dashboard website.

Your AutoSafe device score can be affected by the way other people drive *your* car and it is *your* responsibility that you are aware of this.

8. Kilometers and Calculating your AutoSafe device Score

When *You* take a *Policy* *You* choose the number of *Policy Kilometers you require* from the options provided by *us* in bundle of 2500, 5000, 7500, 10,000, 15000 or 20,000 *Kilometers* *You* require. If *You* use up all of *your Policy Kilometers* and any Reward kilometers you may have been allocated, before the end of the *Period of insurance*, *You* must buy top up *Kilometers* else coverage under Own Damage Section and Addons if any selected will be lapsed & *Company* will not be liable for any kind of liability under Own Damage section. *You* can buy top up *Kilometers* in bundles of 500, 1000 or 1,500 *Kilometers* at any time during the *Period of insurance*.

Important:

Please choose the level of *Kilometers You* require carefully as it is more expensive to choose a lower level of *Policy Kilometers* plus top up *Kilometers* than it is to buy the higher number of *Policy Kilometers* at the start of *your Policy* or at renewal.

If You use up your kilometers purchased (including any top-up kilometers) or have been rewarded and you choose not to purchase additional kilometers, then the Own Damage and Add-on covers (if opted) under the policy will cease.

If *You* have not used all of *your Kilometers* when the *Policy* is due to be renewed, any of the original *Kilometers* that are not used are lost and are not credited to the next *Period of insurance*. There is no refund for unused *Kilometers*. However, on renewal of the policy, any unused top up *Kilometers* of current year along with *Reward Kilometers* earned if any will be added to *your* overall original *Kilometers*.

The suggested renewal premium will be based on the usage of the vehicle & driving score derived from the data collected from the device. You will however, be required to select from any of the original bundle plan on renewal of the policy. Any top-up and/or *Reward Kilometers* that have been carried forward are used first before the new *Policy Kilometers*.

A high *AutoSafe device* score is achieved where we, in *our* absolute discretion, determine that *You* have demonstrated good driving behaviour which is based on the overall driving of the car including any others driving *your* car.

Driving behaviour will be calculated to reflect the risk of *You* making a claim rather than determining how skillful *You* are as a driver.

Important:

Please note that although *You* may start earning *Reward Kilometers* immediately (by having a high *AutoSafe device* Score), *You* will not be able to see them on *AutoSafe Application* for the first 6 months after *your Period of insurance* commences. During this time *We* will be collecting information from the *AutoSafe devices* of all *our* customers to ensure that *We* deliver to *You* a system which accurately and fairly rewards good driving behaviour. Only the *policyholder* and any *insured person* named on *your* current *Certificate of Motor Insurance* may drive *your* car.

9. Premiums

We will not increase *your Premium* during the policy period based on the data obtained from the *AutoSafe device* or we may however have discretion to cancel *your Policy* based on data obtained from the *AutoSafe device* (unless *You* are found to be driving *your* car in excess of 160kph or *We* may cancel otherwise in accordance with the terms and conditions of *your* policy).

However if *You* use up all of *your* initial allocation of *Kilometers* during the *Period of insurance*, in order to continue *your* insurance cover for the remainder of the *Period of insurance*, *You* will have to purchase top up *Kilometers* at an additional cost to you.

On renewal *your Premium* may be increased or decreased taking into account *your AutoSafe device* score in the previous *Period of insurance* (and any other relevant terms of *your* policy).

10. Speed

While it is not advisable to over speed, If the *AutoSafe device* detects that *your* car has been driven at 160kph or over on a public road *We* will intimate *You* through notification on *your* AutoSafe application. Despite notifications, if *We* find that *your* car has been driven at 160 kph or over, *your Policy* may be cancelled under the terms shown in General Conditions ‘Cancellation’ and notification of the same will be given to you.

11. Tampering

The *AutoSafe device* has tamper controls and attack safe guards. If the intelligent alert system is triggered it will notify *us* of any unauthorised tampering with the *AutoSafe device*. *We* will notify *You* through push notifications about any such attempt.

You must not, nor may *You* allow any other person to tamper with, reverse engineer, dismantle, remove the SIM from, relocate or make any alterations, additions or improvements to any part of the *AutoSafe device*.

You must not, nor may *You* allow any other person to tamper with the GPS signal that is emitted from the *AutoSafe device*.

Whilst *You* are a *policyholder*, no one other than *us* and/or *our* approved installer may install, remove, modify or repair the *AutoSafe device*. Please note that tampering with the *AutoSafe device* will invalidate all warranties relating to the *AutoSafe device* and installation, and also invalidate the insurance cover provided. Damage or loss caused by any form of tampering or non- permitted interaction with the *AutoSafe device* is not covered by this insurance policy.

If, following an investigation, *You* or anyone else is proven to have tampered with the *AutoSafe device*, *You* will be required to pay for any reasonable costs *We* may have incurred including removing, repairing or replacing the defective *AutoSafe device* or parts thereof. *Your* insurance *Policy* will also be cancelled and *You* will be liable for the disconnection and cancellation fees shown within the terms set out in General Conditions ‘Cancellation’.

12. Claims

Data obtained from the *AutoSafe device* may be used by *us* to assess claims. If *You* have a claim during the *Period of insurance your AutoSafe device* score will not be affected.

Your *Policy* will be subject to existing claims criteria at renewal.

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 *Policy* Period 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.
- 7) Coverage under Own Damage section and addons if any selected will cease once *You* run out of *Kilometers* purchased.

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

a) The Company may cancel the policy by sending fifteen days notice by recorded delivery to the insured at insured's last known address and in such event will return to the insured the premium paid less pro-rate basis of number of kilometers balanced, unless the policy is cancelled on the grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation of the insured in which case the policy will be cancelled on 'ab-initio' basis with forfeiture of premium and non consideration of claim, if any.

If *You* use up all the *Kilometers You* have purchased (including any top up *Kilometers*) and *You* choose not to purchase additional *Kilometers*, the *Policy* will cease immediately and we are not liable to pay any own damage claim of whatsoever nature.

We may cancel the policy on following grounds:

- If, following an investigation it is clear that the *AutoSafe device* has been tampered with
- If the *AutoSafe device* detects that *your* car has been driven at 160kph or over.

b) The *policy may be* cancelled at *any* time by the insured on fifteen days notice by recorded delivery and provided no claim has arisen during the currency of the policy, the insured shall be entitled to a return of premium less premium at the Company's short period rates basis of number of kilometers balanced. Return of the premium by the Company will be subject to retention of the minimum premium of Rs. 100/- (or Rs. 25/- in respect of vehicles specifically designed/modified for use by blind/handicapped/ mentally challenged persons). Where the ownership of the vehicle is transferred, the Policy cannot be cancelled unless evidence that the vehicle is insured elsewhere is produced.

c) Cancellation premium retention grid:

% of kilometer utilized	% of Own Damage premium to retain
Not exceeding 25%	30%
Exceeding 25% but not exceeding 50%	60%
Exceeding 50% but not exceeding 75%	80%
Exceeding 75%	100%

If *You* cancel *your Policy* at renewal the *AutoSafe device* will be left in place and *We* will remotely deactivate the *AutoSafe device* so that it cannot collect or transmit any data. If *You* request that the *AutoSafe device* is removed then a charge of Rs.500 plus applicable taxes will apply.

5. Arbitration Clause

If any dispute or difference shall arise as to the quantum to be paid under the policy (liability being otherwise admitted), such difference shall independent of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to the dispute or if they cannot agree upon a single arbitrator within 30 days of any party invoking Arbitration, the same shall be

referred to a panel of three arbitrators comprising two arbitrators one to be appointed by each of the parties to the dispute/difference, and a third arbitrator to be appointed by such two arbitrators who shall act as the presiding arbitrator and the arbitration shall be conducted in accordance with the provisions of the Arbitration & Conciliation Act,1996.

It is clearly agreed and understood that no difference or dispute shall be referable to Arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this policy.

It is hereby expressly stipulated and declared that it shall be condition precedent to any right of action or suit upon this policy that the award by such arbitrator/arbitrators of the amount of the loss or damage shall be first obtained.

It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the insured for any claim hereunder and such claim shall not, within twelve calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

6. 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.

C) Conditions when a claim arises

The insured / claimant shall intimate claim to TATA AIG via –

- I. Call Centre:
 - Toll Free Number – 18002667780
 - 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.

We, however, are not bound to give notice that it is due for renewal. 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 authorized 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 30 days as stipulated above, the Company shall be liable to pay interest at a rate, which is 2% above the bank rate from the date of receipt of last relevant and necessary document from the **Insured**/claimant by Company 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.

7. *Policy* Changes

You must tell *us* immediately about any changes which affect this *Policy* and which have occurred since the *Period of insurance* commenced or since the last renewal date including, but not limited to, the following:

- You sell the car to which the *AutoSafe device* is fitted.
- You change *your* car, or *You* have purchased another car to which *You* want *your* existing cover to apply.
- Any *Insured person* who drives *your* car suffers from a medical condition or has a claim on another policy.

- The car is changed or modified from the manufacturer's standard specification or *You* intend to change or modify it (including the addition of optional fit *accessories* such as spoilers, skirts, alloy wheels etc.).
- A change of postal address.
- A change in the use for which *You* use *your* car.
- Your car is involved in an accident
- You change *your* phone number including *your* mobile phone number so that *We* can contact *You* in the event of an accident.
- If *You* sell *your* car *You* must notify the new owner that a *AutoSafe device* has been installed.

AutoSecure Endorsements (attached to and forming part of Policy)

IMT1. Extension of Geographical Area

In consideration of the payment of an additional *Premium* of Rs.....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/../. to the .../../.(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.

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

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

IMT.3. TRANSFER OF INTEREST

It is hereby understood and agreed that as from .../.../..... the interest in the *Policy* is transferred to and vested in of carrying on or engaged in the business or profession of who shall be deemed to be the insured and whose proposal and declaration dated .. /.../.... 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, 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.

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 hereby declared and agreed that the vehicle insured 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.

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.

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

Provided always that:

- (1) Compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the *insurer* shall not in the aggregate exceed the sum of Rs... *(refer *Policy* Schedule) during anyone *Period of insurance* in respect of any such person.
- (2) no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- (3) such compensation shall be payable only with the approval of the insured named in the *Policy* and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.

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;

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

Provided always that:-

- (1) compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of anyone occurrence and total liability of the *insurer* shall not in the aggregate exceed the sum of Rs..... *(refer *Policy* Schedule) during anyone *Period of insurance* in respect of any such person.
 - (2) no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
 - (3) such compensation shall be payable only with the approval of the insured named in the *Policy* and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.
 - (4) 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 ;

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

Provided always that:

- (1) compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the *insurer* shall not in the aggregate exceed the sum of Rs.....* (refer *Policy* Schedule) during any one *Period of insurance* in respect of any such person.
- (2) no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect of infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- (3) such compensation shall be payable only with the approval of the insured named in the *Policy* and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.

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

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

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 Rs.....* (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. 3 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.

- (i) to insert amount as appropriate to the class of vehicle insured as per GR.40 of the tariff.
- (ii) in respect of a vehicle rated under the Tariff for Private Car and in respect of a motorised two wheeler not carrying passengers for hire or reward, if any deductible in addition to the compulsory deductible provided in this *endorsement* is voluntarily borne by the insured, the sum representing the aggregate of the compulsory and the voluntary deductibles is to be inserted.

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.

IMT28. LEGAL LIABILITY TO PAID DRIVER AND/OR CONDUCTOR AND/OR CLEANER EMPLOYED IN CONNECTION WITH THE OPERAION OF INSURED VEHICLE

In consideration of an additional *Premium* of Rs. 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* @ Rs. 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.

Usage Based Insurance – Private Car Policy Add on covers:

TA01 - Depreciation Reimbursement

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 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* Authorised Garage/Authorised workshop/Authorised service station.

TA02 - Daily Allowance

This cover is applicable if it is shown on *your schedule*.

What is Covered:

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 I of the policy.

The allowance would be payable for a maximum period of 10 days during the *Period of insurance*. In case of theft/total loss claim, *We* will pay for maximum 15 days during the *Period of insurance*.

Reasonable time taken for repair in respect of damages not admissible under section 1 of the *Policy* (as agreed between you, surveyor & garage/workshop manager) would be excluded for the purpose of computation of Daily Allowance.

Your entitlement of *Daily allowance* will start from the following calendar day of *your* Vehicle reaching the garage for repair or the day of intimation of claim to *Us*, whichever is later and shall end on the day garage intimates *You* to take delivery of the Vehicle.

What is not covered:

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

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

TA05 - Return to Invoice

This cover is applicable if it is shown on *your schedule*.

What is covered:

We will pay the financial shortfall between the amount *You* receive under section 1 of the *Policy* and the purchase price of the Vehicle as confirmed in the invoice of sale OR current replacement price of new vehicle in case exactly same make/model is available, whichever is less, in the event of *your* Vehicle being a Total Loss/CTL following an accident or stolen during the *Period of insurance* and not recovered. *We* will also reimburse the first time registration charges and road tax which *You* had incurred on the insured Vehicle.

Special conditions applicable to this benefit:

- You are the first registered owner of the motor vehicle
- The finance Company/bank whose interest is endorsed on the *Policy* must agree in writing.

What is not Covered:

We will not pay the financial shortfall if:

- the Total Loss/CTL and theft claim is not valid and admissible under section 1 of the policy.
- any non-built in electrical/electronic and non-electrical/electronic *accessories* including bi-fuel kit forming part of the invoice but not insured under section 1 of the policy.
- final investigation report of police confirming the theft of the vehicle in case of theft claim is not submitted to us.
- covered vehicle is imported.

TA06 - No Claims Bonus Protection Cover

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 for 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**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:

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

TA09 - Loss of Personal belongings

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 Rs (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 Rs. 250 of each and every claim under this section.

TA10 - Emergency Transport & hotel expenses

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

This cover is applicable if it is 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 for:

1. costs other than those listed in the "What is Covered" section;
2. 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

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 *AutoSafe device*, 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 *AutoSafe device* 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

This cover is applicable if it is 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 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 Authorized 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 *is* not covered", 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

This cover is applicable if it is 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 *AutoSafe device* 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 Authorized garage

Road Side Assistance

This cover is applicable if it is shown on *your schedule*.

These services will be offered to *You* during the *Policy* period as mentioned on *your Policy Schedule* or Certificate of Insurance.

Repair and Towing Assistance

Service for Flat Tyre

In the event insured Vehicle is immobilized due to a flat tyre, *You* will get the assistance of a vehicle technician to replace the flat tyre with the spare stepneytyre 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 immobilized, 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 authorizations 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 immobilized, *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 immobilizing 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 immobilizing 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 immobilized 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 categorization 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 immobilized due to a breakdown which has taken place and cannot be repaired the same day, *You* will get the assistance in organizing 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 immobilizing 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 immobilized 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 Rs.2000/- per event for towing or Rs.250/- per event for other services. To qualify for reimbursement, *You* must have called the toll free number and obtained an authorization, 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 authorities.
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 4 times during the course of the *Policy* period.

Procedure of receiving services:

To avail this services all *You* have to do is call 1800 266 7780

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 immobilized within the Covered geographical territory. A vehicle is considered as immobilized 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 immobilization.

Grievance Lodgement Stage

The Company is committed to extend the best possible services to its customers. However, if *You* are not satisfied with *our* services and wish to lodge a complaint, please feel free to contact *us* through below channels:

Call *us* 24X7 toll free helpline 1800 266 7780

Email *us* at customersupport@tataaig.com

Write to *us* at: Customer Support, Tata AIG General Insurance Company Limited

A-501 Building No. 4 IT Infinity Park, Dindoshi, Malad (E), Mumbai - 400097

Visit the Servicing Branch mentioned in the *Policy* document

Nodal Officer

Please visit *our* website at www.tataaig.com to know the contact details of the Nodal Officer for *your* servicing branch.

After investigating the grievance internally and subsequent closure, *We* will send *our* response within a period of 10 days from the date of receipt of the complaint by the Company or its office in Mumbai. In case the resolution is likely to take longer time, *We* will inform *You* of the same through an interim reply.

Escalation Level 1

For lack of a response or if the resolution still does not meet *your* expectations, *You* can write to manager.customersupport@tataaig.com. After investigating the matter internally and subsequent closure, *We* will send *our* response within a period of 8 days from the date of receipt of *your* complaint.

Escalation Level 2

For lack of a response or if the resolution still does not meet *your* expectations, *You* can write to the Head-Customer Services at head.customerservices@tataaig.com. After examining the matter, *We* will send *You our* response within a period of 7 days from the date of receipt of *your* complaint. Within 30 days of lodging a complaint with us, if *You* do not get a satisfactory response from *us* and *You* wish to pursue other avenues for redressal of grievances, *You* may approach Insurance Ombudsman appointed by IRDA of India under the Insurance Ombudsman Scheme. Given below are details of the Insurance Ombudsman located at various centers.

INSURANCE OMBUDSMAN CENTRES

Office of the Ombudsman	Address and 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/ 02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU	Office of the Insurance Ombudsman,	Karnataka

	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: bimalokpal.bengaluru@ecoi.co.in	
BHOPAL	Office of the Insurance Ombudsman, JanakVihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 – 2769201/ 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in	Madhya Pradesh, Chattisgarh
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest Park, Bhubneshwar - 751 009. Tel.: 0674 – 2596461/ 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in	Orissa
CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. No. 101,102 & 103, 2nd Floor, Batra Building, Sector 17-D, Chandigarh - 160 017. Tel.: 0172 – 2706196/ 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai - 600 018 Tel.: 044-24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which, are part of Pondicherry).
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011-23232481/23213504 Fax: 011 - 23230858 Email: bimalokpal.delhi@ecoi.co.in	Delhi
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar Over Bridge, S.S. Road, Guwahati – 781001 (ASSAM). Tel.: 0361 - 2632204 / 2602205 Fax: 0361 - 2732937 Email: bimalokpal.guwahati@ecoi.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 - 67504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur-302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@ecoi.co.in	Rajasthan
ERNAKULAM	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyards, M. G. Road, Ernakulam - 682 015. Tel.: 0484-2358759/2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in	Kerala, Lakshadweep, Mahe- a part of Pondicherry
KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA-700 072. Tel.: 033-22124339/ 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.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.: 0522-2231330/2231331 Fax: 0522 – 2231310 Email: bimalokpal.lucknow@ecoi.co.in	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Ballia, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Mau, Gonda, Barabanki, Raebareli, Sravasti, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajganj, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Ghazipur, Chandauli, Sidharathnagar
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan SevaAnnexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022-26106552/26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane
NOIDA	Office of the Insurance Ombudsman, BhagwanSahai Palace, 4th Floor, Main Road, Bagpat, Bareilly, Bijnor, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P - 201301. Tel.: 0120-2514250/ 2514252/2514253	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Budaun, Bulandshahr, Etah, Kanooj, Mainpuri, Shamli, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Hapur, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar,

	Email: bimalokpal.noida@ecoi.co.in	Saharanpur
PATNA	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in	Bihar, Jharkhand
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Flr, C.T.S. Nos. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune-411 030. Tel.: 020- 41312555 Email: bimalokpal.pune@ecoi.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region

Grievance Redressal Procedure:

As per Regulation 17 of IRDA of India (Protection of *Policy* holders Interests) Regulation. 2017.

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”. Please refer sales brochure/ carefully, before concluding a sale.

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

Registered Office: Peninsula Business Park, Tower- A, 15th Floor, G.K. Marg, Lower Parel, Mumbai – 40013, Maharashtra, India

Toll Free No: 1800 266 7780 Fax: 022 6693 8170; E-mail: customersupport@tataaig.com Website: www.tataaig.com

IRDA of India Registration No: 108; CIN: U85110MH2000PLC128425;

Reference Number: 77