

Brochure

Introduction

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

To protect against such unpleasant situations you need a comprehensive car Insurance policy for your vehicle which will have the following additional advantages –

1. Protection from increase in third party premium.
2. Reliving you from remembering the renewal dates.

Product Description

This policy will be covering the vehicle while it is being used

1. Against loss/damages by perils such as fire, lighting, accident, burglary & house breaking, flood, Earthquake, Riot, strike & Malicious damages etc.
2. Against the legal liability to death & bodily injury to any person including the occupant (carried as per the provision of M V Act), property damage of maximum of Rs.7.5 lakhs unless lower amount selected by you along with cost & expenses incurred with the consent of the company
3. The policy will also cover the risk of Personal accident for Rs.15 lakhs for the owner driver if the vehicle is registered in the name of an individual who holds an effective & valid driving license.

Major exclusions of the policy are

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

Auto Secure - Private Car Package Policy Add On covers

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

1. Depreciation Reimbursement (IRDAN108RP0002V01200001/A0001V01200910)

In this coverage, the amount of depreciation deducted on the value of parts replaced is covered under own damages claim, under section 1 (own damage) of the policy. However claims under depreciation Cover will be limited to first 2 claims per year during the policy period. However customer has option to select more than 2 claims per year on payment of additional premium. Depreciation Reimbursement offers full claim without any deduction for depreciation, on the value of replaced parts which otherwise have to be borne by you.

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

2. Daily Allowance

(IRDAN108RP0002V01200001/A0051V01201819)

Daily Allowance offers to pay a fixed sum towards a hired transport which you may need to take while your vehicle is under repair for a valid claim and repair time is more than 3 days. This will be available for maximum 10 days & in case of total loss/ theft claims upto 15 days. Period of daily allowance may extend beyond policy period depending upon the date of loss. Cover is available for all vehicle age.

Exclusions:

- Arising out of only windscreen or any other glass damage
- If time required for repair of motor vehicle is up to 3 days.

3. Return to Invoice (RTI):

(IRDAN108RP0002V01200001/A0052V02201819)

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

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

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

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

Special conditions applicable to this cover:

- The finance company/bank whose interest is endorsed on the policy must agree in writing.

We will not pay if:

- the Total Loss/CTL and theft claim is not valid and admissible under section 1 of the policy.
- final investigation report of police confirming the theft of the vehicle in case of theft claim is not submitted to us.

4. No Claim Bonus Protection Cover

(IRDAN108RP0002V01200001/A0053V01201819)

If you file for a claim you forego on your No Claim Bonus. But with no claim bonus protection you get to benefit from certain claims even while you get to keep your No Claim bonus, if bonus accumulated by you is for 2 or more than 2 claim free years and there being no claim in 2 preceding years. So you stay double protected.

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

- The claim made for damages only to the windscreen glass/rear glass/door glasses sun roof glass, will not be considered as a claim under this benefit.
- The claim only partial theft of accessories/parts will not be considered as a claim under this benefit.
- A claim for theft of entire motor vehicle will not be considered as a Total Loss/Constructive Total Loss 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 of the policy wording.

5. Repair of Glass, Fibre, Plastic & Rubber Parts

(IRDAN108RP0002V01200001/A0005V01200910)

A claim for only Glass/plastic/rubber/fiber part where You opt for repairs rather than replacement, at our

authorised workshops/authorised dealers/authorised service stations will not affect Your No Claim Bonus eligibility at the time renewal with Us provided number of such claim does not exceed one and there is no other claim for damage to the vehicle during the period of insurance.

Exclusions: Only painting of parts without any repair involved

**6. Loss of personal belongings
(IRDAN108RP0002V01200001/A0054V01201819)**

Loss of personal belonging covers the loss or damage to your and your family member's personal belongings in the vehicle at the time of loss or damage to the vehicle in excess of Rs. 250. Cover is available for all vehicle age.

Exclusions: Deductible- Rs. 250; 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.

**7. Emergency Transport & Hotel Expenses
(IRDAN108RP0002V01200001/A0055V01201819)**

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

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.

**8. Key Replacement
(IRDAN108RP0002V01200001/A0056V01201819)**

It will cover for the cost of replacing your vehicle keys which are lost or stolen.

Break-in Protection: We will reimburse you for the cost of replacing your locks and keys if Your vehicle is broken into. The covered costs include the labor cost for replacing the lock.

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

**9. Engine Secure
(IRDAN108RP0002V01200001/A0058V01201819)**

This covers repair and replacement expenses for the loss or damage to internal parts of the engine and gear box, transmission or differential assembly provided loss or damage is due to ingress of water in the engine or leakage of lubricating oil from engine /respective assembly i.e. material, which is used up and needs continuous replenishment such as engine oil, gear box oil etc but excluding fuel.

This cover is available for vehicle age upto 5 yrs.

Exclusions:

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

**10. Tyre Secure
(IRDAN108RP0002V01200001/A0059V01201819)**

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

This cover is available for vehicle age upto 5 yrs.

Exclusions:

- Loss or damage arising out of natural wear & tear including unevenly worn tyres caused by defective steering geometry outside manufacturer's recommended limits or wheel balance, failure of suspension component, wheel bearing or shock absorber.
- Any loss or damage within first 15 days of inception of the policy.
- Any loss or damage occurred prior to inception of the policy.
- Any loss or damage resulting in to total loss of vehicle
- Routine maintenance including adjustment, alignment, balancing or rotation of wheels/tyres/tubes, theft of tyre(s)/tube(s) or its parts/accessories without vehicle being stolen or theft of entire vehicle.
- Loss or damage to wheel accessories, any other part or rim.
- If vehicle is not repaired at Authorised garage

11. Consumable Expenses

(IRDAN108RP0002V01200001/A0085V01201819)

This add-on covers cost of consumables required to be replaced/replenished arising from the accident to the insured vehicle. Consumable for the purpose of this cover shall include engine oil, gear box oil, lubricants, nut & bolt, screw, distilled water, grease, oil filter, bearings, washers, clip, break oil, air conditioner gas and items of similar nature excluding fuel. Cover is subject to deductible as mentioned in policy schedule.

Exclusions:

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

12. Daily Allowance

(IRDAN108RP0002V01200001/A0051V01201819)

Daily Allowance offers to pay a fixed sum towards a hired transport which you may need to take while your vehicle is under repair for a valid claim and repair time is more than 3 days. This will be available for maximum 10 days & in case of total loss/ theft claims upto 15 days. Period of daily allowance may extend beyond policy period depending upon the date of loss. Cover is available for all vehicle age.

Exclusions:

- Arising out of only windscreen or any other glass damage
- If time required for repair of motor vehicle is up to 3 days.

13. Courtesy/Hire Car

(IRDAN108RP0002V01200001/A0057V01201819)

If the estimated time taken to repair your car is more than 24 hrs or it is a claim for total loss/theft of entire vehicle, then with courtesy/hire car, you will not have to worry about your daily commute. It offers the convenience of a replacement car while your vehicle is under repair for a valid claim. A Courtesy/Hire Car is not intended to be an exact replacement of vehicle in terms of its size, segment, type, value or status.

Courtesy/Hire Car will be provided within 24 hrs. of vehicle reaching the garage or the time of intimation of claim to us whichever is later excluding weekend/national holidays. We will pay for a maximum period of 10 days in case of repair claim and 15 days in case of theft/total loss claim. In case of theft, if the vehicle is recovered earlier then our liability to pay under this cover ends on the day police authority informs you to take delivery of the vehicle plus 2 days subject to maximum 15 days. Duration for which courtesy car will be provided may extend beyond policy period depending upon the date of loss. Courtesy/Hire Car will be provided on 8 hrs or 80 km per day basis whichever is less. The terms and conditions of the Hire Car Company will apply. You will be given a copy of the Hire Car Company's terms and conditions when the hire car is delivered to you.

If unable to arrange for a courtesy/hire car we will pay the fixed travel cost for the period as stated in the policy.

14. Road Side Assistance

(IRDAN108RP0002V01200001/A0022V01201213)

This add-on will cover the repair & towing assistance like service for flat tyre, flat battery, repair on the spot, spare key Key Retrieval / Service for Keys Locked Inside, Fuel Support (Emergency Fuel Delivery), arrangement of alternate vehicle and emergency towing assistance.

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

Auto Add-on Bundles

Customers are free to avail of individual add-on covers or any combination of add-ons with or without forming part of bundles.

Following are the add-on bundles -

Gold	Pearl	Pearl Plus	Titanium	Platinum	Sapphire	Sapphire Plus
Repair of Glass, Fibre, Plastic & Rubber Parts	Gold	Gold	Gold	Gold	Gold	Gold
Loss of personal belongings	Depreciation Reimbursement	Depreciation Reimbursement	Depreciation Reimbursement	Depreciation Reimbursement	Depreciation Reimbursement	Depreciation Reimbursement
Emergency Transport & Hotel Expenses		Engine Secure	Daily Allowance	Daily Allowance	Consumable Expenses	Consumable Expenses
Key Replacement		Consumable Expenses		Return to Invoice	Tyre Secure	Tyre Secure
Road Side Assistance						Engine Secure

Sum insured -Insured Declared Value (IDV) -

In this policy the IDV of the vehicle up to 5 years of age will be fixed separately for each year of insurance during the policy period based on a fixed age - wise depreciation for each year. Beyond 5 years of age this will be based on the mutual agreement between insurers & insured. IDV of each year will be the maximum liability of the company in case of total loss/ constructive total loss claims occurred during that year.

No Claim Bonus:

- No Claim Bonus(NCB) can be earned only in the Own Damage section of Policies. For policies covering Liability with Fire and/or Theft Risks, the NCB will be applicable only on the Fire and / or Theft components of the premium. An insured becomes entitled to NCB only at the renewal of a policy after the expiry of the full duration of 12 months.
- No Claim Bonus, wherever applicable, will be as per the following table.

ALL TYPES OF VEHICLES	% OF DISCOUNT ON OWN DAMAGE PREMIUM
No claim made or pending during the preceding full year of insurance	20%
No claim made or pending during the preceding 2 consecutive years of insurance	25%
No claim made or pending during the preceding 3 consecutive years of insurance	35%
No claim made or pending during the preceding 4 consecutive years of insurance	45%
No claim made or pending during the preceding 5 consecutive years of insurance	50%

Premium:

The entire premium shall be paid in one installment on or before the date of inception of risk to comply the requirements of Section 64VB of Insurance Act, 1938. Premium payable will depend upon the age of your vehicle, segment such as Mini, Midsize, Compact, MPV/SUV, High end etc.

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

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

Cancellation of Policy:

- 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 the pro rata portion thereof for the period the policy has been in force unless the policy is cancelled on the grounds of mis-representation, fraud, nondisclosure 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.
- 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 for the period the policy has been in force. 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.

Short Period Rates:

PERIOD	% OF ANNUAL PREMIUM RATE
Not Exceeding 1 Month	20%
Exceeding 1 month but not exceeding 2 months	30%
Exceeding 2 months but not exceeding 3 months	40%
Exceeding 3 months but not exceeding 4 Months	50%
Exceeding 4 months but not exceeding 5 months	60%
Exceeding 5 months but not exceeding 6 months	70%
Exceeding 6 months but not exceeding 7 months	80%
Exceeding 7 months but not exceeding 8 Months	90%
Exceeding 8 months	Full annual Premium/rate

Compulsory Deductible

(applicable for each & every claim):

CC Band	Compulsory Deductible
Private Car with CC <=1500	1000/-
Private Car with >1500	2000/-

How do you lodge a claim with US?

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

I. Call Centre:

- Toll Free Number- 18002667780
- Email - general.claims@tataaig.com
- Website - www.tataaig.com

- II. Insured or claimant shall furnish immediate loss details, which shall include details of the loss event, location of the loss, location of the damaged vehicle, and names and telephone numbers of contact personnel
- III. If the claim is for theft, insured should report to the Police as well as insurer within 48 hrs from theft and obtain an FIR or a written acknowledgement from the Police authorities.

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

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

1. Your Contact Numbers
2. Policy Number
3. Name of Insured
4. Date & Time of loss
5. Location of loss
6. Nature of Loss
7. Place & Contact Details of the person at the loss location

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

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

This Policy is subject to IRDAI (Protection of Policyholder's Interests) Regulation, 2017.

Disclaimer: INSURANCE ACT 1938 Section 41 Prohibition of Rebates

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer.
2. Any Person Making Default In Complying With The Provisions Of This Section Shall Be Punished With A Fine Which May Extend To Ten Lakhs Rupees.

Disclaimer -

"Insurance is the subject matter of the solicitation". This is a summary of the product features, exclusions, limitations and conditions For more details on benefits, exclusions, limitations, terms & conditions, please read the policy wordings 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