

Brochure

Introduction

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

To relieve you from the stress of buying policy every year TATA AIG has brought **Bundled Auto Secure - Private Car Policy (1 Year Term for Own Damage & 3 years for Third Party)** for your brand new vehicle which will have the following additional advantages –

1. Protection from increase in third party premium.
2. Relieving 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

Bundled Auto Secure - Private Car Policy (1 Year Term for Own Damage & 3 Years for Third Party) **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 – Private Car Bundled (IRDAN108RP0006V02201819/A0029V01201819)

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 - Private Car Bundled
(IRDAN108RP0006V02201819/A0030V01201819)**

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) - Private Car Bundled
(IRDAN108RP0006V02201819/A0031V01201819)**

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

Exclusions:

The Total Loss/CTL and theft claim is not valid and admissible under own damage section of policy.

**4. No Claim Bonus Protection Cover - Private Car Bundled
(IRDAN108RP0006V02201819/A0032V01201819)**

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 - Private Car Bundled
(IRDAN108RP0006V02201819/A0033V01201819)**

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 - Private Car Bundled
(IRDAN108RP0006V02201819/A0034V01201819)**

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 - Private Car Bundled (IRDAN108RP0006V02201819/A0035V01201819)

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 - Private Car Bundled (IRDAN108RP0006V02201819/A0036V01201819)

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. Courtesy/Hire Car - Private Car Bundled (IRDAN108RP0006V02201819/A0037V01201819)

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.

10. Engine Secure - Private Car Bundled (IRDAN108RP0006V02201819/A0038V01201819)

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.

**11. Tyre Secure - Private Car Bundled
(IRDAN108RP0006V02201819/A0039V01201819)**

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

**12. Consumable Expenses - Private Car Bundled
(IRDAN108RP0006V02201819/A0040V01201819)**

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

**13. Road Side Assistance - Private Car Bundled
(IRDAN108RP0006V02201819/A0041V01201819)**

This addon 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.

**14. Daily allowance plus - Private Car Bundled
(IRDAN108RP0006V01201819/A0011V01202021)**

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

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

A) Daily Allowance

OR

B) Courtesy Hire/Car

Insured will have an option to choose the compensation option at the time of claim in accordance with the

plan selected as per policy schedule

What is covered:

A) Daily Allowance

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

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

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

Limits of allowance: (IN INR)

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

B) Courtesy Hire Car

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

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

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

Courtesy/Hire Car will be available in 3 options:

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

If You do not want to avail Daily Allowance or Courtesy/Hire Car benefit then We will pay Your cost of travel expenses Rs <*> per day as per daily allowance cover for the period determined as above. In case You opt for travel expenses, terms and conditions of the Company providing it will apply.

What is not covered:

We will not provide You with a Courtesy/Hire car

1. If You are only claiming for windscreen or any other glass damage under section 1 (Own damage) of the policy.
2. If Vehicle is not repaired at our Authorised Garage/Authorised workshop/Authorised service station.
3. If claim under section 1 (Own damage) is not valid and admissible.

4. If time taken for repair is in respect of damages not admissible under section 1 (Own damage) of the policy.
5. Period for which vehicle is stuck for repair for non availability of any part and/or material at garage would be excluded for the purpose of computation of duration for the claim.
6. Time excess if any voluntarily selected by you.

Illustration of Daily Allowance Plus

Illustration 1

At the time of issuance of policy, Insured opts for following plan

Car Segment	Midsized (Rs. 1500 per day)
Daily Allowance	4 days
Curtesy/Hire Car	100 Kms/10 Hrs per day
Time Excess	2 Days

At the time of claim

No of days vehicle is in Garage*	5 Days
No of days as per plan selection	4 Days
No of days eligible to pay claim	4 days - 2 days of Time Excess = 2 days

Possible cases	Daily Allowance	Curtesy/ Hire car	Travel Coupons
Compensation	2 * 1500	hire car for 2 days with the per day driving limit of 100 kms/10 Hrs per day	compensation against the submitted travel coupon up to 2 days with the compensation limit up to Rs.1500 per day

* No of days in garage starts from the following calendar day of Your Vehicle reaching the garage for repair or the day of survey of vehicle, whichever is later

Illustration 2

At the time of issuance of policy, Insured opts for following plan

Car Segment	Compact (Rs. 1200 per day)
Daily Allowance	4 days
Curtesy/Hire Car	100 Kms/10 Hrs per day
Time Excess	2 Days

At the time of claim

No of days vehicle is in Garage*	3 Days
No of days as per plan selection	4 Days
No of days eligible to pay claim	3 days - 2 days of Time Excess = 1 day

Possible cases	Daily Allowance	Curtesy/ Hire car	Travel Coupons
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Compensation	1* 1200	hire car for 1 day with the per day driving limit of 100 kms/10 Hrs per day	compensation against the submitted travel coupon up to 1 day with the compensation limit up to Rs.1200 per day
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* No of days in garage starts from the following calendar day of Your Vehicle reaching the garage for repair or the day of survey of vehicle, whichever is later

**15. Additional Third Party Property Damage Cover:
(IRDAN108RP0006V01201819/A0011V01202021)**

It provides additional protection against third party property damage which is over and above what is covered under the policy. Maximum limit of one claim or series of claims arising out of one event /occurrence will be Rs. 25.lacs. This can be opted by you for any amount between Rs 1,00,000/- to Rs 25,00,000/- in a multiple of Rs 50,000/-

**16. Emergency Medical Expenses:
(IRDAN108RP0006V01201819/A0014V01202021)**

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

This additional protection can be opted for any amount between Rs. 25,000 to Rs.1,00,000 in a multiple of Rs 5,000/-.

Special Conditions:

Claim under this benefit will be admissible, only if the injury is sustained while travelling in the insured vehicle as a driver or occupant.

Key Exclusion:-

- Sickness, disease, or medical disorder not directly consequential to accident.
- Any psychosomatic disorders whether caused or accentuated by accident or otherwise.
- Any physiotherapy treatment.
- Any expense not supported by an original and valid bill / receipt and related prescription of the attending Medical Practitioner / Hospital / Nursing Home.
- Expenses, if the treatment has started after 5 days from the date of Accident

**17. Additional Towing Charges:
(IRDAN108RP0006V01201819/A0015V01202021)**

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

**18. Misfuelling
(IRDAN108RP0006V01201819/A0017V01202021)**

The cost of flushing out the wrong/adulterated fuel filled at fuel filling station including replacement of parts damaged due to wrong fueling will be paid. In addition to this the cost of wrong/adulterated fuel up to maximum of Rs.2000/- on submission of bill will also be paid.

Maximum number of claims permissible in a policy period is restricted to one (1).

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

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

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:

- a) 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.
- b) 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, mid size, 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.

The minimum premium to be retained for a long term policy of 3 years duration will be Rs.100/-

Cancellation of Policy:

The Policy can be cancelled by either the insurer or the insured on the following grounds:

- Double Insurance
- Vehicle not in use anymore because of Total Loss or Constructive Total Loss
- Vehicle is sold &/or transferred

The insured shall be entitled to a return of premium less premium at the company's short period rates for cancellation happening in the running year and on basis of prorata for the remaining full policy years.

In case of policy cancellation by the insurer, the insured shall be entitled for 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, 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.

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

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).

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.

“Insurance is the subject matter of the solicitation”. This is a summary of the product features, exclusions, limitations and conditions For more details on benefits, exclusions, limitations, terms & conditions, please refer sales brochure/ policy wordings carefully, before concluding a sale.

“Commencement of risk cover under the policy is subject to receipt of payable premium by Tata AIG General Insurance Company Limited”.

TATA AIG General Insurance Company Limited

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IRDA of India Registration No: 108 | CIN:U85110MH2000PLC128425

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