

Auto Secure - Private Car Package Policy



Name : Mr MANSUKHBHAI KALABHAI KALKANI
Address :
80FT ROAD NR DHARTI MANDAP KOTHARIYA MAIN ROAD
RAJKOT - 360001
GUJARAT
INDIA

Date: 10/09/2022

Your Policy Details :

Policy Number : 6200608009 00 00

Own Damage Policy Period : From 29/09/2022 to Midnight Of 28/09/2023

Liability Policy Period : From 29/09/2022 to Midnight Of 28/09/2023

Compulsory PA Cover to Owner Driver Policy Period : From 29/09/2022 to Midnight Of 28/09/2023

Premium Paid : ₹ 5,742

Dear Mr MANSUKHBHAI KALABHAI KALKANI,

Welcome to Tata AIG General Insurance Company Limited's family & we thank you for choosing our Auto Secure - Private Car Package 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.

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!

Sincerely,
For Tata AIG General Insurance Company Limited

Authorized Signatory

Get the Auto Restore Garage Advantage:
take the Car to an ARG in case of an Accident ^

- Free pick-up of car!
- Direct settlement facility!
- 3/ 6-month warranty on parts and paint!

^ In select garages across India, Conditions apply

Renew your policy hassle free

1800 266 7780
Renew by calling our
24X7 Toll Free No.

www.tataaig.com
Renew Online

Quick steps incase of a claim

- 1** ▶ FIRST ATTEND TO ANY INJURY
▶ RECORD THE INCIDENT
▶ KEEP REQUIRED DOCUMENTS HANDY
- 2** ▶ CONTACT US ON OUR TOLL FREE NOS.
▶ FILL OUT CLAIM FORM AVAILABLE ON OUR WEBSITE
- 3** ▶ INCASE OF THEFT, PROPERTY DAMAGE OR INJURY , INFORM THE POLICE



CALL US

24X7 Toll Free

Call us on **1-800-266-7780**



WRITE TO US

*Tata AIG General Insurance Company Limited
A-501, 5th Floor, Building No. 4,
Infinity Park, Dindoshi, Malad (E),
Mumbai, India - 400 097.*

Claims Registration
SMS 'CLAIMS' to 5616181 or
e-mail: general.claims@tataaig.com



TATA AIG General Insurance Company Limited,

Regd. Office: 15th floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Off Senapati Bapat Marg, Lower Parel, Mumbai- 400 013.

IRDAI Regn. No.108, CIN No.: U85110MH2000PLC128425, PAN: AABCT3518Q, UIN No.: IRDAN108RP0002V01200001

Website : www.tataaig.com 24X7 Tollfree Helpline 1800-266-7780 E-mail: customersupport@tataaig.com

Auto Secure - Private Car Package Policy



Certificate Of Insurance and Policy Schedule Form 51 of the Central Motor Vehicle Rules, 1989

Agent Name : CLARION INSURANCE BROKING SERVICES PRIVATE LIMITED

Agent License Code: 712

Agent Contact No.: 9898966631 (mobile or landline)

Policy Number: 6200608009 00 00
Certificate Number: 6200608009 00 00
Policy Code: 00/00/3184/00

Policy Type: Auto Secure - Private Car Package Policy

Alternate Policy Number: N/A

Name & Address of Insured	Period of Insurance
Name : Mr MANSUKHBHAI KALABHAI KALKANI Address : 80FT ROAD NR DHARTI MANDAP KOTHARIYA MAIN ROAD RAJKOT - 360001, GUJARAT INDIA GSTIN: N/A Place of Supply: GUJARAT State Code: 24	(Section - I Own Damage) From 00:00 Hours on 29/09/2022 To Midnight of 28/09/2023 (Section - II Liability) From 00:00 Hours on 29/09/2022 To Midnight of 28/09/2023 (Section - III PA cover for owner driver) From 00:00 Hours on 29/09/2022 To Midnight of 28/09/2023

RTO Location: RAJKOT	Zone : B	Geographical Area : India,	Hire Purchase / Hypothecation / Lease With: N/A Loan Account Number: N/A
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Registration Number	Make / Model / Body Type	Engine Number	Chassis Number	Mfg. Year	CC/KW	Trailer Registration No. / Chassis No.	Licensed carrying Capacity including driver
GJ 03 DN 7159	HYUNDAI / SANTRO / GL / HATCH BACK	G4HGBM334655	MALAA51HLBM702368	2011	1086	NA	5

Insured Declared Value (IDV) ₹

Year	IDV Of Vehicle	Non Electrical Accessories	Electrical / Electronic Accessories	Bifuel / CNG / LPG Kit	Trailer	Side car	Total IDV
1	₹ 100,000	₹ 0	₹ 0	₹ 10,000	₹ 0	₹ 0	₹ 110,000

SCHEDULE OF PREMIUM

Section - I OWN DAMAGE (A)	Section - II LIABILITY (B)
Own Damage Premium on Vehicle & Accessories	Third Party Premium
Basic OD Premium ₹ 1,029.00	Basic TP premium ₹ 3,416.00
Add: CNG / LPG Kit (IMT 25) ₹ 400.00	Add: CNG / LPG kit TP (IMT 25) ₹ 60.00
Discounts under Own Damage Section	PA Benefits
Less: No claim bonus (50%) ₹ 714.50	1 Year(s) Compulsory PA cover for Owner Driver ₹ 15,00,000.00 ₹ 375.00
TOTAL OWN DAMAGE PREMIUM (A) ₹ 714.50	PA cover to unnamed passengers (IMT 16)
Section - I ADD ON COVERS (C)	No. of passengers: 5 ₹ 250.00
Add : Repair of Glass, Rubber & Plastic Parts (TA08) ₹ 0.00	CSI per passenger: ₹ 100,000.00
	Legal Liability
	Add: Legal liability to paid driver (IMT 28)
	Number of persons: 1 ₹ 50.00
	TOTAL LIABILITY PREMIUM (B) ₹ 4,151.00
	NET PREMIUM (A+B+C) ₹ 4,866.00
	SGST/UGST @ 9% ₹ 438.00
	CGST @ 9% ₹ 438.00
	TOTAL POLICY PREMIUM ₹ 5742.00

Drivers Clause: Persons or classes of persons entitled to drive: Any person including the insured. Provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective Learner's License may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

Limitations as to Use: The Policy covers use of the vehicle for any purpose other than : a) Hire or Reward other than for the purpose of driving tuitions b) Carriage of goods (other than samples or personal luggage) c) Organized racing d) Pace Making e) Speed testing f) Reliability Trials g) Any purpose in connection with Motor Trade

LIMITS OF LIABILITY

Under Section II - 1 (i) of policy (Death of or bodily injury)	Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988.	Under Section II - 1 (ii) of policy (Third Party Property Damage)	₹ 7,50,000	Under Section III : 1 Year(s) Compulsory PA Cover for OwnerDriver	₹ 15,00,000	Number of claims covered under Depreciation Reimbursement Cover: Basis of claim settlement for Tyre Secure cover :
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TATA AIG General Insurance Company Limited,

Regd. Office: 15th floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Off Senapati Bapat Marg, Lower Parel, Mumbai- 400 013.

IRDAI Regn. No.108, CIN No.: U85110MH2000PLC128425, PAN: AABCT3518Q, UIN No.: IRDAN108RP0002V01200001

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Deductible Under Section I	Compulsory Deductible : ₹ 1,000	UIN Numbers:		
	Voluntary Deductible: 0 Imposed Excess: ₹ 0.00 Franchisee: 0.00	IRDAN108RP0002V01200001/A0005V01200910 (TA 08)		
Subject to: A) IMT Endorsement Number : 16,25,28,32,22 B) TATA AIG Auto Secure Endorsement Number (TA): 08				
NOMINEE DETAILS				
Name of the Nominee	Relationship with Insured	age	Name of Appointee (If nominee is minor)	Relationship with Nominee
JIGNESHBHAI	Son	32 Years	N/A	N/A
I/We hereby certify that the Policy to which this Certificate relates as well as this Certificate of Insurance are issued in accordance with the provisions of Chapter X and Chapter XI of M.V. Act, 1988. In witness whereof this Policy has been signed at Mumbai on 10/09/2022				
Consolidated Stamp Duty has been paid to the State Exchequer		 For TATA AIG General Insurance Company LTD.   Authorized Signatory		
GSTIN : 24AABCT3518Q1Z2 - GUJARAT Service Account Code: 99713434				
Policy Servicing Office : RAJKOT, UNIT NO. 301 TO 304, 3RD FLOOR, ARIHANT COMPLEX, TAGORE ROAD, RAJKOT 360002, Tel NO:9028028159				
IMPORTANT NOTICE				
The Insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this Schedule. Any payment made by the Company by reason of wider terms appearing in the Certificate in order to comply with the Motor Vehicles Act, 1988 is recoverable from the Insured. See the clause headed 'AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY'.				
Note: You are advised to go through the policy schedule cum certificate of insurance which is issued based on information and declaration provided by you. Transcript of Information & Declaration is also provided herewith to enable you to go through the same again and if any error/ discrepancy is found in respect of vehicle details, No Claim Bonus or any other information provided by you, it should be brought to our notice within 15 days of receipt of this policy for necessary correction along with the supporting documents, otherwise it will be deemed to be correct. You may visit the company website at www.tataaig.com for detailed benefits, terms & conditions and exclusions of the policy issued and held by you. You may also reach us at our 24*7 helpline 1800 266 7780 in case you desire to have a printed copy of policy wording. Our grievance redressal procedure and details about ombudsman are available at the company website www.tataaig.com. You may also reach us at our 24*7 helpline 1800 266 7780 for grievance redressal procedure and details about ombudsman. Please note that any misrepresentation, nondisclosure or withholding of material facts will lead to cancellation of policy ab initio with forfeiture of premium and non consideration of claim, if any. We will specifically seek confirmation on No Claim Bonus availed by you from your previous insurer. In case we receive confirmation that you had lodged claim with them then we will intimate you to pay the No claim Bonus Amount within 20 days. In case we don't receive the No Claim Bonus recovery then it will be adjusted against claim amount payable to you if any. This Schedule, Policy terms and conditions available on the company website and Endorsements mentioned herein above shall read together and word or expression to which a specific meaning has been attached to/in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear. Any amendments/modifications/alterations made on this system generated policy document is not valid and the Company shall not be liable for any liability whatsoever arising from such changes unless written request is made to the Company and the Company accepts the requested amendments/modifications/alterations and records the same through separate endorsement.				

Transcript of Information/Declaration

1. Name (Registered Owner of the Motor Vehicle): Mr MANSUKHBHAI KALABHAI KALKANI
2. Address for Communication : 80FT ROAD NR DHARTI MANDAP KOTHARIYA MAIN ROAD
RAJKOT - 360001
RAJKOT GUJARAT INDIA
3. Vehicle Details: HYUNDAI / SANTRO / GL / HATCH BACK
4. Fuel Type: PETROL
5. Insured's declared value : ₹ 110,000
6. Previous Insurance Particulars:
Policy Number: HSB/00474731
Date of Expiry: 28/09/2022
Type of Cover : Package
Name of the Insurer: SBI GENERAL INSURANCE COMPANY LIMITED
Claim in the previous policy period: N/A
NCB in previous policy: 50 %
NCB claimed: 50 %
7. Own Damage period of insurance desired from: 29/09/2022 to midnight of 28/09/2023
8. Liability period of insurance desired from: 29/09/2022 to midnight of 28/09/2023
9. Compulsory PA cover for owner driver period of insurance desired : From 29/09/2022to midnight of 28/09/2023
10. Financier's Details: N/A
11. Extra Benefits opted
Unnamed Persons Personal Accident Cover for seating capacity, including driver CSI: 500000
Wider Legal Liability to Paid Driver (As per Workmen's Compensation Act, Fatal Accident Act & Common Law) :N/A
Compulsory PA Cover for Owner Driver: ₹ 15,00,000 Term: 1 Years
Name of the Nominee & Age: JIGNESHBHAI & 32 Relationship: Son
Name of Appointee (if Nominee is Minor): N/A Relationship to the Nominee: N/A
12. Restriction of Cover/Discounts/Concessions/Extended Covers
Automobile association membership opted: No
Third Party Property Damage Cover restricted to 6,000/ only: No
Is Voluntary Deductible opted : No Amount of Deductible opted : N/A
Vehicle is fitted with Anti Theft Device approved by ARAI : No
13. Add on covers: Repair of Glass, Rubber & Plastic Parts,Additional Third Party Property Damage
14. Declaration for No Claim Bonus: (If NCB Confirmation is not submitted but NCB claimed) I/We declare that the rate of NCB claimed by me/us is correct and that NO CLAIM has arisen in the expiring Policy Period (Copy of Policy enclosed). I/We further undertake that if this declaration is found incorrect all benefits under the Policy in respect of Section 1 of the Policy will stand forfeited.
15. I hereby give my consent to receive one page insurance policy.
16. AML Guidelines:
 1. I/we hereby confirm that all premiums have been/will be paid from bonafide sources and no premiums have been/will be paid out of proceeds of crime related to any of the offence listed in Prevention of Money Laundering Act, 2002.
 2. I understand that the Company has the right to call for documents to establish sources of funds.
 3. The insurance company has right to cancel the insurance contract in case I am/have been found guilty by any competent court of law under any of the statutes, directly or indirectly governing the prevention of money laundering in India.