

Auto Secure - Private Car Package Policy



Name : MR CHIRAG TULSIBHAI MEGHANI
Address : BARSANA 1 SILVER SAND
OPP BIG BAZAR 150 FT RING ROAD
RAJKOT
RAJKOT - 360002
GUJARAT
INDIA

Date: 27/05/2023

Your Policy Details :

Policy Number : 3101183027 02 00

Own Damage Policy Period : From 17/06/2023 to Midnight Of 16/06/2024

Liability Policy Period : From 17/06/2023 to Midnight Of 16/06/2024

Compulsory PA Cover to Owner Driver Policy Period : From 17/06/2023 to Midnight Of 16/06/2024

Premium Paid : ₹ 15428

Dear MR CHIRAG TULSIBHAI MEGHANI,

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 Co. Ltd.,
7th and 8th Floor, Romell Tech Park,
Cama Industrial Estate, Western Express
Highway, Goregaon(E), Mumbai,
Maharashtra 400063

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

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: 3101183027 02 00
Certificate Number: 3101183027 02 00
Policy Code: 02/00/3184/02

Policy Type: Auto Secure - Private Car Package Policy

Alternate Policy Number: N/A

Name & Address of Insured	Period of Insurance
Name : MR CHIRAG TULSIBHAI MEGHANI Address : BARSANA 1 SILVER SAND OPP BIG BAZAR 150 FT RING ROAD RAJKOT RAJKOT - 360002, GUJARAT INDIA Customer ID: 6090994037 GSTIN: N/A Place of Supply: GUJARAT State Code: 24	(Section - I Own Damage) From 00:00 Hours on 17/06/2023 To Midnight of 16/06/2024 (Section - II Liability) From 00:00 Hours on 17/06/2023 To Midnight of 16/06/2024 (Section - III PA cover for owner driver) From 00:00 Hours on 17/06/2023 To Midnight of 16/06/2024

RTO Location: RAJKOT		Zone : B	Geographical Area : India,		Hire Purchase / Hypothecation / Lease With: N/A Loan Account Number: N/A		
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 LM 5599	MARUTI / SWIFT / VXI AMT / HATCH BACK	K12MP1216621	MBHCZC63SLC589485	2020	1197	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	₹ 486,000	₹ 0	₹ 0	₹ 0	₹ 0	₹ 0	₹ 486,000

SCHEDULE OF PREMIUM

Section - I OWN DAMAGE (A)	Section - II LIABILITY (B)
Own Damage Premium on Vehicle & Accessories Basic OD Premium ₹ 3,877.06 Discounts under Own Damage Section Less: No claim bonus (35%) ₹ 1,356.97 TOTAL OWN DAMAGE PREMIUM (A) ₹ 2,520.09 Section - I ADD ON COVERS (C) Add: Depreciation Reimbursement (TA 01) ₹ 3,645.00 Add: Loss of personal belongings (TA 09) ₹ 110.00 Sum Insured: 10000 Add: Emergency transport and hotel expenses (TA 10) ₹ 110.00 Any One Accident : 5000 Any One Year : 10000 Add: Key Replacement (TA 15) ₹ 265.00 Sum Insured: 25000 per occurrence limit 50% of SI Add: Engine Secure (TA 16) ₹ 1,360.80 Add: Consumable expenses (TA 18) ₹ 972.00 Add : Repair of Glass, Rubber & Plastic Parts (TA08) ₹ 0.00 TOTAL ADD ON PREMIUM (C) ₹ 6,462.80	Third Party Premium Basic TP premium ₹ 3,416.00 PA Benefits 1 Year(s) Compulsory PA cover for Owner Driver ₹ 15,00,000.00 ₹ 375.00 PA cover to unnamed passengers (IMT 16) No. of passengers: 5 ₹ 250.00 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) ₹ 4,091.00 NET PREMIUM (A+B+C) ₹ 13,074.00 SGST/UGST @ 9% ₹ 1177.00 CGST @ 9% ₹ 1177.00 TOTAL POLICY PREMIUM ₹ 15428.00 Road Side Assistance ₹ 136.88 (Inclusive of All Applicable Taxes)

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 Owner Driver	₹ 15,00,000	Number of claims covered under Depreciation Reimbursement Cover: 2 Basis of claim settlement for Tyre Secure cover :
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TATA AIG General Insurance Company Limited,

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

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Auto Secure - Private Car Package Policy



Deductible Under Section I	Compulsory Deductible : ₹ 1,000 Voluntary Deductible: 0 Imposed Excess: ₹ 0 .00 Franchisee: 0.00 Engine Secure Deductible- 5% of claim amount in case of repair and 10% of claim amount in case of replacement	UIN Numbers: IRDAN108RP0002V01200001/A0005V01200910 (TA 08), IRDAN108RP0002V01200001/A0001V01200910 (TA 01), IRDAN108RP0002V01200001/A0054V01201819 (TA 09), IRDAN108RP0002V01200001/A0055V01201819 (TA 10), IRDAN108RP0002V01200001/A0056V01201819 (TA 15), IRDAN108RP0002V01200001/A0058V01201819 (TA 16), IRDAN108RP0002V01200001/A0085V01201819 (TA 18), IRDAN108RP0002V01200001/A0022V01201213 (TA 19)
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Subject to: A) IMT Endorsement Number : 16,28,32,22
B) TATA AIG Auto Secure Endorsement Number (TA): 08,01,09,10,15,16,18,19

NOMINEE DETAILS

Name of the Nominee	Relationship with Insured	age	Name of Appointee (If nominee is minor)	Relationship with Nominee
TULSIBHAI	Father	60 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 27/05/2023

Consolidated Stamp Duty has been paid to the State Exchequer

GSTIN : 24AABCT3518Q1Z2 - GUJARAT
Service Account Code: 99713434



For TATA AIG General Insurance Company LTD.

[Signature]

Authorized Signatory

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.

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Transcript of Information/Declaration

1. Name (Registered Owner of the Motor Vehicle): MR CHIRAG TULSIBHAI MEGHANI
2. Address for Communication : BARSANA 1 SILVER SAND
OPP BIG BAZAR 150 FT RING
ROAD
RAJKOT
RAJKOT - 360002
RAJKOT GUJARAT INDIA
3. Vehicle Details: MARUTI / SWIFT / VXI AMT / HATCH BACK
4. Fuel Type: PETROL
5. Insured's declared value : ₹ 486,000
6. Previous Insurance Particulars:
Policy Number: 3101183027
Date of Expiry: 16/06/2023
Type of Cover : Standalone OD
Name of the Insurer: TATA AIG GENERAL INSURANCE CO.LTD.
Claim in the previous policy period: N/A
NCB in previous policy: 25 %
NCB claimed: 35 %
7. Own Damage period of insurance desired from: 17/06/2023 to midnight of 16/06/2024
8. Liability period of insurance desired from: 17/06/2023 to midnight of 16/06/2024
9. Compulsory PA cover for owner driver period of insurance desired : From 17/06/2023 to midnight of 16/06/2024
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: TULSIBHAI & 60 Relationship: Father
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, Depreciation Reimbursement, Loss of personal belongings, Emergency transport and hotel expenses, Key Replacement, Engine Secure, Consumable expenses, Road Side Assistance, 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 paid / payable in future will be from bonafide sources and not paid out of proceeds of crime and that such premiums are not disproportionate to my/our income. I / we understand that the Company has the right to call for documents to establish sources of funds and to cancel the insurance policy in case I / we are found guilty by any competent court of law under any of the statutes, directly or indirectly governing the prevention of money laundering law in India.
 2. I / we are not Politically Exposed Persons * nor are their close relatives. I / we shall keep the company informed if we subsequently become a Politically Exposed Person. "Politically Exposed Persons" shall have the meaning assigned to it under sub clause (xii) of 3(b) of Chapter I of Master Direction – Know Your Customer (KYC) Direction, 2016 issued by Reserve Bank of India (RBI), as amended from time to time.