

Insured Details - Key Information for You

Name	Mr Patodiya Yash Rameshbhai
Address	SHOJITRA SHERI KOTDASANGANI, KOTDA SANGANI, R AJKOT, KOTDA SANGANI-GUJARAT, 360030
Contact No.	+91 84**78**86
Email ID	ALP*****@GMAIL.COM
GSTIN	NA
Policy No.	6205362462
Client ID	NA

Unlock Policy Details at Your Fingertips



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www.tataaig.com

WhatsApp us at
[+91 9136160375](https://wa.me/919136160375)

Welcome! Together, Let's Make Every Mile a Safe One

Thank you for choosing TATA AIG as your Insurer! We're excited to have you with us. Your Policy Number is 6205362462. At TATA AIG, we offer extensive coverage and dedicated customer support to meet your needs.

Period of Insurance & Premium - Your Timeline for Protection and Peace of Mind:

Coverage Details	Valid From	Valid Till
Own Damage Cover	15/10/2025 (00:00 Hrs)	14/10/2028 (Midnight)
Third-Party Cover	15/10/2025 (00:00 Hrs)	14/10/2028 (Midnight)
Compulsory PA Cover for Owner-Driver	15/10/2025 (00:00 Hrs)	14/10/2028 (Midnight)
Premium Amount (Including GST)	₹ 104306	

Quick Access for Seamless Service



Access Network
Garage list



Initiate
Online Claim



Go to Guide
& FAQ



Policy Wordings

TATA AIG GENERAL INSURANCE COMPANY LIMITED

Registered office : Peninsula Business Park, Tower A, 15th Floor, G.K. Marg, Lower Parel, Mumbai - 400013, Maharashtra, India.
24*7 Customer Support No.: 022 6489 8282 • Email: customersupport@tataaig.com • Website: www.tataaig.com • IRDA of India Registration No. 108
CIN: U85110MH2000PLC128425 • Auto Secure - Private Car Package Policy • UIN: IRDAN108RPMT002V02200001



Auto Secure - Private Car Package Policy



Stamp Duty Details:

Consolidated Stamp Duty has been paid to the State Exchequer.

Receipt No.	PD300017567394	Service Account Code	997134	GSTIN	24AABCT3518Q1Z2 GUJARAT
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For TATA AIG General Insurance Company Limited

Digitally Signed by: Malpa Devi Maharana

Date: 14/10/2025

Location: Mumbai

Authorised Signatory



Schedule of Premium

Section - I Loss Of Or Damage To The Vehicle
Insured (A): (Coverage for damage, theft, or loss to your own vehicle)

Section - II Liability to Third-Parties (B): (Provides coverage for Third-Party damages, including injury or death of a Third-Party or damage to Third-Party property resulting from your vehicle use)

Own Damage Premium on Vehicle and Accessories	
Basic Own Damage	
Premium on Vehicle and Non-Electrical Accessories	₹22001.12
Total Own Damage Premium (A)	₹22001.12
Section - I Add-On Covers	
(Add) Depreciation Reimbursement (TA 01)	₹10003.50
(Add) Return to Invoice (TA 05)	₹ 7371.00
(Add) Loss of personal belongings (TA 09) Sum Insured: 10000	₹ 486.00
(Add) Emergency transport and hotel expenses (TA 10) Any One Accident : 5000 Any One Year : 10000	₹ 486.00
(Add) Key Replacement (TA 15) Sum Insured: 25000per occurrence limit 50% of SI	₹ 1147.50
(Add) Engine Secure (TA 16)	₹ 6318
(Add) Tyre Secure(TA 17)	₹10003.50
(Add) Consumable expenses (TA 18)	₹ 3159
(Add) Repair of Glass, Rubber & Plastic Parts (TA 08)	₹ 0
Total Add on Premium (C)	₹ 38974.5

Thirld-Party Premium	
Basic TP premium	₹ 24596
Personal Accident (PA) Benefits	
3Year(s) Compulsory PA cover for Owner Driver 15,00,000.00	₹ 1125
PA cover to unnamed passengers (IMT 16) No. of passengers: 8 CSI per passenger: 100000	₹ 1200.00
Legal Liability	
Add: Legal liability to paid driver (IMT 28) Number of persons: 1	₹ 150
Total Liability Premium (B)	₹ 27071
Net Premium (A+B+C)	₹ 88047
SGST/UGST @9%	₹ 7924.20
CGST @9%	₹ 7924.20
Total Policy Premium	₹ 103895
Road Side Assistance (TA 19) (Incl.GST)	₹ 410.64
Total Amount Payable	₹ 104306

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Certificate of Insurance Cum Policy Schedule

Vehicle Details - Accurate Vehicle Details, Custom Insurance:

Registration No.	NEW
Make / Model / Variant	TOYOTA / INNOVA HYC ROSS / GX O 85TR
Fuel Type	PETROL
Engine Number / Motor No. (for EV)	M20ANE61411
Chassis No.	MBJAABAA901422033-0925
Contract / Loan / Reference No.	
Body Type	MUV

CC/KW	1987
Mfg. Year	2025
Date of Registration	15/10/2025
Hire Purchase / Hypothecation / Lease with	INDIAN BANK
Seating Capacity (Including Driver)	8

Zone Details:

RTO Location	RAJKOT
Zone	B
Geographical Area	India

Battery Details:

No. of Batteries	NA
Battery No.	NA
Cost of Battery	NA

Charger Details:

Charger No.	NA	No. of Charger	NA
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Agent/Intermediary Details - Working Together for You:

Agent/Intermediary Name	Agent/Intermediary Code	Agent/Intermediary Contact No.
clarion insurance broking services private limited	712	9898966631

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Auto Secure - Private Car Package Policy



Grievance Redressal Procedure:

As per Chapter 7 of the IRDAI (Protection of Policyholders' Interests, Operations and Allied Matters of Insurers) Regulations, 2024.

Deductible Under Section I	Compulsory Deductible: ₹ 2,000.00 Voluntary Deductible: ₹ 0.00 Imposed Excess: ₹ 0.00 Franchisee: NA	No Claim Bonus	The Insured is entitled for a No Claim Bonus (NCB) on the own damage section of the Policy, if no claim is made or pending during the preceding year(s), as follows: The preceding year 20%, preceding two consecutive years 25%, preceding three consecutive years 35%, preceding four consecutive years 45%, preceding five consecutive years 50% of NCB on Own Damage (OD) Premium. NCB will only be allowed provided the Policy is renewed within 90 days of the expiry date of the previous Policy.
Deductible Under Engine Secure	5% of claim amount in case of repair and 10% of claim amount in case of replacement		
Number of Claims covered under Depreciation Reimbursement - Battery	NA		
Deductible under Depreciation Reimbursement - Battery	NA		
No. of Claims Covered Under Depreciation Reimbursement	5		

Subject to: A) IMT Endorsement Number: IMT 16,IMT 28,IMT 22,IMT 07

B) TATA AIG Auto Secure EndorsementNumber (TA): 08, 01, 05, 09, 10, 15, 16, 17, 18, 19

We hereby certify that the Policy to which this Certificate relates as well as the Certificate of Insurance are issued in accordance with the provisions of Chapter XI of the Motor Vehicles Act, 2019. In witness whereof this Policy has been signed at Mumbai.

Policy Servicing Office: GANDHINAGAR, EAST 409 & EAST 410, SIDDHRAJ 22, 4TH FLOOR,, KUDASAN ROAD, GANDHINAGAR-382421, GUJARAT, GANDHINAGAR 382421 • Tel. No :9033005711.

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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 - Compulsory PA Cover for Owner Driver	₹ 15,00,000
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Basis of Claim Settlement Under Tyre Secure	REPLACEMENT BASIS
Cover Limit for Additional Towing Charges	NA
Additional Third-Party Property Damage Cover Limit	NA

Nomination Details:

Name of the Nominee	Nominee Age	Name of Appointee (If Nominee is Minor)	Relationship with Nominee
NEEL PATODIYA	31	NA	Brother

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
- 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

Warranty: Warranted that the Insured named herein/owner of the vehicle holds a valid Pollution Under Control (PUC) Certificate, as applicable, on the date of commencement of the Policy and undertakes to renew and maintain a valid and effective PUC. Further, the company reserves the right to take appropriate action in case of any discrepancy in the PUC, as applicable, during the subsistence of the Policy.

This Policy does not cover Pre-Existing Damages as per Inspection Photographs and Report.

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WITH YOU ALWAYS

Auto Secure - Private Car Package Policy



Insured Declared Value (IDV) ₹ Details:

Policy Year	Vehicle IDV (₹)	Electrical Accessories (₹)	Non-Electrical Accessories - Vehicle IDV (₹)	Bi-Fuel/CNG/ LPG Kit (₹)	Trailer/Side Car IDV (₹)	Total IDV (₹)
1	1950000	0	0	0	0	1950000
2	1755000	0	0	0	0	1755000
3	1579500	0	0	0	0	1579500

