

Auto Secure - Standalone Own Damage Private Car Policy

Renewal Business--



Date : 23/05/2022

Name : **MR JAYAVARTHANAVELU GNANASEKARAN**

Address : 143, VAIGAI STREET, KAMADHENU
NAGAR,,AVARAMPALAYAM,,,COIMBATORE
COIMBATORE,TAMIL NADU,641006.

Your Policy Details

Policy Number : 3101192534 01 00

Own Damage Policy Period : From 25/05/2022 to. Midnight of
24/05/2023

Phone No:

Premium Paid : ₹17,639.00

Dear MR JAYAVARTHANAVELU GNANASEKARAN ,

We thank you for reposing your faith in us by renewing your vehicle insurance policy. Your policy has been renewed as per your advice and incorporates changes (if any) requested by you.

We are enclosing policy schedule cum certificate of insurance of your vehicle. You can access policy wordings, on our website www.tataaig.com. 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.

As our valued customer, you will continue to enjoy a host of value added benefits and give the extra protection that your vehicle needs.

We assure you of our best services at all times. Happy driving!

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

- ▶ SCAN THE QR CODE TO REGISTER YOUR CLAIM or
- ▶ CONTACT US ON OUR TOLL FREE NOS. or
- ▶ REGISTER CLAIM ON OUR WEBSITE www.tataaig.com



3

- ▶ INCASE OF THEFT, PROPERTY DAMAGE OR INJURY, INFORM THE POLICE

Sincerely ,

For TATA AIG General Insurance Company Limited



Authorized Signatory



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

Certificate Of Insurance and Policy Schedule Form 51 of the Central Motor Vehicle Rules, 1989
Agent Name : N PREMANANDKUMAR
Agent License Code : POSP5464R
Agent Contact No. : 9944178899

Posp_Name :N PREMANANDKUMAR	Posp_Code :0033114000	Posp_PanNo :BXUPP5464R	Posp_Aadhar No :*****8878	Posp_ContactNo :9944178899
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Policy Number: 3101192534 01 00 Policy Code: 00/01/3184/05	Policy Type: Auto Secure-Standalone Own Damage Private Car Policy
Alternate Policy Number: 20200525033138602952	
Name & Address of Insured	Period of Insurance
Name : MR JAYAVARTHANAVELU GNANASEKARAN Address : 143, VAIGAI STREET, KAMADHENU NAGAR,, AVARAMPALAYAM,, , COIMBATORE,COIMBATORE, TAMIL NADU, 641006 Contact Number : Customer Id : 6076030174 GSTIN : Place of Supply : TAMIL NADU Supply Code : 33	(Section - I Own Damage) From 00:00 Hours on 25/05/2022 To Midnight of 24/05/2023 . ZONE : B Hire Purchase / Hypothecation / Lease With : ICICI BANK LIMITED
RTO LOCATION : COIMBATORE Geographical Area : India	Lessor GSTIN Number :
	Contract / loan / Ref No. :

Registration Number	Make / Model / Body Type	Engine Number	Chassis Number	Mfg. Year	CC/K W	Trailer Registration No. / Chassis No.	Licensed carrying Capacity including driver
TN 66 AD 9619	HYUNDAI/CRETA S 1.5 PETROL/SUV	G4FLLV02775 3	MALPB812LLM0 16682	2020	1497		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	945000	0	0	0	0		945000

SCHEDULE OF PREMIUM
Section - I OWN DAMAGE (A)

Own Damage Premium on Vehicle & Accessories	NET PREMIUM	₹ 14,949.00
	CGST @9%	₹ 1,345.00
	SGST/UGST @9%	₹ 1,345.00
	TOTAL POLICY PREMIUM	₹ 17,639.00
	Road Side Assistance (Inclusive of applicable taxes)	₹ 136.88

Discounts Under Own Damage Section	
Less: No claim bonus (20%)	₹ 1,206.20

TOTAL OWN DAMAGE PREMIUM (A)	₹ 4,825.00
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Section 1 Add On Covers ©	
Add: Depreciation Reimbursement (TA 01)	₹ 2,457.00
Add: Return to Invoice (TA 05)	₹ 3,307.50
Add: Loss of personal belongings (TA 09) Sum Insured:10000	₹ 110.00
Add: Emergency transport and hotel expenses (TA 10) Any One Accident : 5000 Any One Year : 10000	₹ 110.00
Add: Key Replacement (TA 15) Sum Insured: 25000 per occurrence limit 50% of SI	₹ 265.00
Add: Engine Secure (TA 16)	₹ 1,228.50
Add: Tyre Secure (TA 17)	₹ 1,890.00
Add: Consumable expenses (TA 18)	₹ 756.00

Insurance is the subject matter of the solicitation.For more details on risk factors, terms and conditions , please read sales brochure carefully, before concluding a sale.

Tata AIG General Insurance Company Limited

TOTAL ADD ON PREMIUM (C)	₹ 10,124.00
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Motor Third Party Policy Details

Certificate & Policy No.	Policy Type	Insurance Company Name	TP Cover Start Date	TP Cover End Date
3100347510	PackageComprehensive	TATA AIG GENERAL INSURANCE CO.LTD.	25/05/2020	24/05/2023

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

Number of claims covered under Depreciation Reimbursement Cover: 2

Basis of claim settlement for Tyre Secure cover : REPLACEMENT BASIS

Deductible Under Section I	Compulsory Deductible : ₹ 1,000.00	UIN Numbers: ,IRDAN108RP0001V01201920/A0003V01201920(TA 01) ,IRDAN108RP0001V01201920/A0005V01201920(TA 05) ,IRDAN108RP0001V01201920/A0008V01201920(TA 09) ,IRDAN108RP0001V01201920/A0009V01201920(TA 10) ,IRDAN108RP0001V01201920/A0010V01201920(TA 15) ,IRDAN108RP0001V01201920/A0012V01201920(TA 16) ,IRDAN108RP0001V01201920/A0013V01201920(TA 17) ,IRDAN108RP0001V01201920/A0014V01201920(TA 18) ,IRDAN108RP0001V01201920/A0015V01201920(TA 19) ,IRDAN108RP0001V01201920/A0007V01201920(TA 08)
	Voluntary Deductible : ₹ 0.00	
	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	

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

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

NOMINATION DETAILS

Name of the Nominee	Relationship with insured	Name of Appointee (If nominee is minor)	Relationship with Nominee
NA	NA	NA	NA

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 23/05/2022

Receipt No.(s):

The stamp duty of Rs 0.25 paid in cash or demand draft or by pay order,vide Receipt/Challan no:LOA/CSD/318/2022/1601 dated the 08/04/2022

GSTIN :33AABCT3518Q1Z3 TAMIL NADU

Service Account Code: 997134



For TATA AIG General Insurance Company LTD.




Authorized Signatory

Policy Servicing Office : SHREE SHANMUGAPPRIYA, DOOR NO. 10, 3RD FLOOR KANNUSAMY ROAD, R.S. PURAM COIMBATORE COIMBATORE TAMIL NADU COIMBATORE-641002

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

For Roadside Assistance, Please Contact on 18005724029

Insurance is the subject matter of the solicitation.For more details on risk factors, terms and conditions , please read sales brochure carefully, before concluding a sale.

Tata AIG General Insurance Company Limited

Registered office: Peninsula Business Park, Tower A, 15th Floor,G.K Marg,Lower Parel , Mumbai-400013
24*7 Tollfree Number:1800 266 7780 Fax:0226693 8170 Email:customersupport@tataaig.com website:www.tataaig.com
IRDA of India Registration No : 108 CIN:U85110MH2000PLC128425, UIN:IRDAN108RP0001V01201920

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'. This policy does not cover pre existing damages as per Inspection photographs and Report

Note :This Schedule, Policy terms and conditions available on company website and Endorsements mentioned herein above shall read together and word or expression to which a specific meaning has been attached 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 Company shall not be liable for any liability whatsoever arising from such changes. Any changes required to be made in the policy once issued, would be valid and effective, only after written request is made to the Company and Company accepts the requested amendments/modifications/alterations and records the same through separate endorsement to be issued by the Company. You are advised to go through the policy schedule cum certificate of insurance which is issued based on your declaration and if any error/ discrepancy is found in respect of vehicle details, No Claim Bonus or any other material information, 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 correct. You may visit company website at www.tataaig.com for detailed benefits, terms & conditions & exclusions of the policy. 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 is also available in our policy wording. Please note that any misrepresentation, non disclosure 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 forfeit all the benefits under section I i.e. own damage section of the policy.

For Policy wordings, please scan the below QR code :



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Tata AIG General Insurance Company Limited

Registered office: Peninsula Business Park, Tower A, 15th Floor, G.K Marg, Lower Parel, Mumbai-400013
 24*7 Tollfree Number: 1800 266 7780 Fax: 0226693 8170 Email: customersupport@tataaig.com website: www.tataaig.com
 IRDA of India Registration No : 108 CIN: U85110MH2000PLC128425, UIN: IRDAN108RP0001V01201920

- 1 **Name (Registered Owner of the Motor Vehicle)* :** MR JAYAVARTHANAVELU GNANASEKARAN
- 2 **Address For Communication* :** 143, VAIGAI STREET, KAMADHENU NAGAR,,AVARAMPALAYAM,,,,COIMBATORE,
COIMBATORE,TAMIL NADU,641006.
- 3 **Vehicle Details :** Please refer policy schedule cum certificate
- 4 **Fuel Type :** PETROL
- 5 **Insured's Declared Value - Please refer policy schedule cum certificate.**
- 6 **Previous Insurance Particulars*:**
Policy Number : 3101192534
Date of inception of OD portion : 25/05/2021
Date of Expiry of OD portion : 24/05/2022
Type of Cover : Standalone Own Damage
Name of the Insurer : TATAAIG
OD claim in previous year (Yes/No) : No
NCB in previous policy : 0
NCB claimed : 0
- 7 **Period of insurance desired from* :** 25/05/2022 to midnight of 24/05/2023
- 8 **Financier's Details:** Please refer policy schedule cum certificate
- 9 **Extra Benefits opted**
Personal Accident Cover for Owner Damage:
Name of the Nominee : NA **Age :** **RelationShip :** NA
Name of Appointee (if Nominee is Minor) :NA **Relationship to the Nominee :** NA
- 10 **Restriction of Cover/Discounts/Concessions/Extended Covers**
Name of Automobile : No **Membership no :** No
Is Voluntary Deductible opted : No **Amount of Deductible opted :** 0
Vehicle is fitted with Anti Theft Device approved by ARAI : N/A
- 11 **Add on covers :** Please refer policy schedule cum certificate.
- 12 **Bank Details (Required for Refund / Claims)**
Name of the Account Holder : **Name of Bank & Branch :** ,
Account Number : **IFSC Code of Bank :**
- 13 **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.
- 14 **I hereby give my consent to receive one page insurance policy.**
- 15 **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.
- 16 **We have issued the policy basis your confirmation that you hold a valid PUC and/or Fitness certificate, as applicable.**

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