

# Draft version

## Bundled Auto Secure - Private Car Policy (1 Year Term for Own Damage & 3 years for Third Party)



Name : Mr akshd ddfd rana

Address : vbbvbvbvbv bvbvbvb vbvbv 767777

Phone : 9898999999

Date : 14/07/2021

Your Policy Details

Policy Number : 0177533393

Own Damage Policy Period: 14:41 Hrs on 18/06/2021 To midnight of 17/06/2022

Liability Policy Period: 14:41 Hrs on 18/06/2021 To midnight of 17/06/2024

Premium Paid : Rs. 31672

Dear Mr akshd ddfd rana,

Welcome to Tata AIG General Insurance Company Limited's family & we thank you for choosing our Bundled Auto Secure - Private Car Policy (1 Year Term for Own Damage & 3 years for Third Party) 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](http://www.tataaig.com) for policy wording.

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](http://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](mailto:general.claims@tataaig.com)



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Tata General Insurance Company Limited  
Regd. Office: Peninsula Business Park, Tower 1, 15th Floor, G. K. Pillai Road, Lower Perkal, Mumbai - 400 006  
Incorporation No: 08, CIN No: U85110MH2000PLC000251, AAB No: 1023/2003, IR No: 108RP00067, 19,  
Website: [www.tataaig.com](http://www.tataaig.com) 24x7 Toll Free Helpline: 1800-266-7780 Toll Free: 022 6693 9111 Fax: 022 6693 8111 Email: [Customersupport@tataaig.com](mailto:Customersupport@tataaig.com)

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## Bundled Auto Secure - Private Car Policy (1 Year Term for Own Damage & 3 years for Third Party)



### Certificate of Insurance and Policy Schedule form 51 of the Central Motor Vehicle Rules, 1989

Agent/Broker/Producer Name: TUSHAR

Agent/Broker License Code: 1891411; Agent/Broker Contact No.: 9664240813

Certificate & Policy No.:	0177533393	Policy Type:	Bundled Auto Secure - Private Car Policy (1 Year Term for Own Damage & 3 years for Third Party)				
Insured Name & Address		Premium (Incl. GST)	Rs. 31672				
Mr akshd ddfid rana vbbvbbvbbv bbbvbbv bbbvbbv -767777		Insured Business/Profession	OTHERS				
Phones: 9898999999 GSTIN:		Geographical Area:	INDIA				
Place of Supply: State Code:		Registration Authority:	AHMEDABAD GJ-01				
		HPA / Hyp / Lease to:	N/A				
Registration No.	Make & Model	Engine No.	Chassis No.	CC/KW	Mfg. Year	Body Type	Seating Capacity
GJ-01-AB-0123	HONDA BRIO	gggggggggggggggg111	gggggggggggggggg111	1198	2021	SALOON	5
IDV of Vehicle (₹)	IDV of trailers (₹)	Bi-Fuel/CNG/LPG kit (₹)	IDV of non-built-in Accessories (₹)	Total Insured Declared Values (IDV) (₹)			
1st Year	519175	0	0	0	0	519175	

### SCHEDULE OF PREMIUM

A. Own Damage				B. LIABILITY			
Own Damage Period of Insurance:	From 14:41 Hrs on 18/06/2021	Own Damage Date of Expiry:	To Midnight of 17/06/2022	Liability Period of Insurance:	From 14:41 Hrs on 18/06/2021	Liability Date of Expiry:	To Midnight of 17/06/2024
Basic OD			15341.62	Basic			10149.0
A. TOTAL OWN DAMAGE PREMIUM			15342	Three Year Compulsory PA Cover for Owner Driver			1350.0
Add: Repair Glass / Fiber/plastic(TA08)			0.0	Rs. 1500000 ( 3 year)			
C. TOTAL ADD ON PREMIUM			0	B. TOTAL LIABILITY PREMIUM			11499
				COMPREHENSIVE PREMIUM(A+B+C)			26841.0
				ADD : IGST @ 18.00%			4831.0
				Premium(Incl of GST)			31672
				Road Side Assistance (Inclusive of 18.00 % GST )			0
				Premium(Incl. of all applicable taxes)			31672.0

**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

**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):** Rs.7,50,000.00  
**Under Section III:** Three Year Compulsory PA Cover for Owner Driver RS 1500000

Nominee :RANA Relationship: 13

Number of claims covered under Depreciation Reimbursement Cover :

Basis of claim settlement for Tyre Secure cover :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 provisions of Chapter X and XI of Motor Vehicles Act, 1988.

In witness whereof this Policy has been signed at MUMBAI on 18/06/2021

Receipt (s):

Consolidated Stamp Duty has been paid to the State Exchequer

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

**Deductible Under Section-I:**1000.00, (Compulsory Deductible : 1000 Voluntary Deductible: 0 Imposed Excess: 0) Franchisee: Rs.NA  
Depreciation Allowance: Rs.  
Deductible under Engine Secure add-on cover : 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 OD Premium. NCB will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

**Subject to: A) IMT Endorsement No.:**

**B. TATA AIG Auto Secure endorsement No.(TA): 08**

**Supplier GSTIN : 27AABCT3518Q1ZW-MAHARASHTRA. HSN Code:997134**

**Policy Servicing Office :** Mumbai,A-6, 6th Floor, Trade World,Kamala Mills Compound, Senapati Bapat Marg,Lower Parel, Mumbai 400013, Tel NO:022-66382333, Fax NO:022-66382390

**Place of Supply:**  
**Supply Code :**

For TATA AIG General Insurance Company limited



*Handwritten Signature*  
Authorized Signatory

### 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 have consented to receive one page policy document. 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. 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 and own damage section shall be cancelled with appropriate refund of premium but coverage under third party section will continue. Third party section may also be cancelled on submission of proof of insurance with any other insurer. You may visit company website at [www.tataaig.com](http://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. 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.

POS User ID :

Bundled Auto Secure - Private Car Policy (1 Year Term for Own Damage & 3 years for Third Party)

Date & Time is : 18/06/2021 00:00:00

TATA AIG General Insurance Company Limited, Regd. Office : Peninsula Business Park, Tower A, 15th Floor, G.K. Marg, Lower Parel, Mumbai - 400 013  
IRDA Registration No.108, CIN No : U85110MH2000PLC128425,PAN: AABCT3518Q, UIN No.: IRDAN108RP0006V01201819,  
Website : [www.tataaig.com](http://www.tataaig.com) 24X7 Tollfree Helpline 1800-266-7780 Tolloed No: 022-6693 9500 Fax: 022 6693 8170 E-mail: [Customersupport@tataaig.com](mailto:Customersupport@tataaig.com)

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**Bundled Auto Secure - Private Car Policy (1 Year Term for Own Damage & 3 years for Third Party)**



## Transcript of Proposal for Bundled Auto Secure - Private Car Policy (1 Year Term for Own Damage & 3 years for Third Party)

1. Name (Registered Owner of the Motor Vehicle)\* :Mr akshd ddfd rana

2. Address for Communication\*:vbbvbbvbbv bvvbvvb vbvbbv 767777

3. Vehicle Details: Please refer policy schedule cum certificate.

4. Vehicle Purchased is :BRAND NEW

5. Vehicle Type :Indigenous

6. Fuel Type :Petrol

7. Insured's Declared Value - Please refer policy schedule cum certificate.

8. Previous Insurance Particulars\* :

Policy Number\* : N/A

Date of Expiry\* : N/A

Type of Cover : N/A

Name of the Insurer\* : N/A

Accident in the previous policy period : N/A

NCB in previous policy : N/A

NCB claimed : 0 %

9. Period of Insurance :

Own Damage Period of Insurance Desired from\*:14:41 Hrs on 18/06/2021 to midnight of 17/06/2022

Liability Period of Insurance Desired from\*: 14:41 Hrs on 18/06/2021 to midnight of 17/06/2024

10. Financier's Details:Please refer policy schedule cum certificate.

11. Extra Benefits opted

Un-Named Persons Personal Accident Cover for seating capacity, including driver: CSI N/A

Wider Legal Liability to Paid Driver (As per workmen Compensation Act, Fatal Accident Act & Common Law):NO

Three Year Compulsory PA Cover for Owner Driver RS 1500000

Name of the Nominee & Age:RANA & 30

Relationship :13

Name of Appointee (if Nominee is Minor)

Relationship to the Nominee

12. Restriction of Cover/Discounts/Concessions/Extended Covers

Name of Automobile : N/A

Membership no : N/A

Third Party Property Damage Cover restricted to Rs, 6,000/ only :NO

Is Voluntary Deductible opted : No

Amount of Deductible opted : Rs.

Vehicle is fitted with Anti Theft Device approved by ARAI :No

13. Add on covers - Please refer policy schedule cum certificate.

Specified Person Details.

SP Certificate No: N/A

SP Name: N/A

14. Bank Details (Required for Refund / Claims)

Name of the Account Holder: Mr akshd ddfd rana

Name of Bank & Branch: & MUMBAI

Account Number:

IFSC Code of Bank:

15. 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.

16. I hereby grant my consent to receive the following insurance policy.

17. I read L Guidelines

1. I hereby confirm that all premiums have been and will be paid from bonafide sources and no premiums have been and 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.

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

IRDA Registration No.108, CIN No : U85110MH2000PLC128425, PAN: AABCT3518Q, UIN No.: IRDAN108RP0006V01201819

Website: [www.tataaig.com](http://www.tataaig.com) 24X7 Tollfree Helpline 18002667780 Tolledd No: 022-6693 9500 Email: [Customersupport@tataaig.com](mailto:Customersupport@tataaig.com)