



TATA AIG GENERAL INSURANCE COMPANY LIMITED

SMART CARE- EXTENDED WARRANTY INSURANCE

CERTIFICATE OF INSURANCE

Name of Insured/Member: **Gyanendra Shah**

Communication Address: **ramlallu shah rajmilan market in front of state bank of India,village plus post rajmilan mada road,Rajmilan,singrauli,Madhya Pradesh,IN.**

Insured's/Member's Contact Number: **7974827603**

Insured's/Member's Email Address: **manishshah11262@gmail.com**

Master Policy Number: **0161153161**

Master Policy Holder Name (Group organizer): **Flipkart Internet Private Limited**

Master Policy Holder's Contact No: **1800 208 9898**

Policy Period (YYYY-MM-DD): **From 2023-08-13 TO 2024-08-12**

Cover	Certificate Number	Total Premium Amount (Including GST)	Effective Date of the Policy (YYYY-MM-DD)	Expiry Date of the Policy (YYYY-MM-DD)
Smart Care - Extended Warranty Insurance (1 Year) by Tata AIG	40771026	89.0	From 2023-08-13	2024-08-12

Description of items covered:

Product	Make	Model	Product Serial No. / IMEI No.		
Induction Cooktop	Pigeon	Favourite IC 1800 W	Not Applicable		
Manufacturer's Warranty	Manufacturer	Product Invoice Date (DD-MM-YYYY)	Product Delivery Date (DD-MM-YYYY)	Invoice No.	Sum Insured (in INR)
1 year	Pigeon	13-08-2022	15-08-2022	Not Applicable	1599.0

Deductible Selected: NO

Depreciation Applicable: YES

Basis of Coverage: Within India only

Terms and Conditions - As per annexure mentioned and master policy no. 0161153161

Place: Mumbai

For and on behalf of Tata-AIG General

Insurance Company Limited



Authorized Signatory

Date (YYYY-MM-DD) : 2023-08-13

Policy features in brief:

Extended Warranty:

This Policy will indemnify the Insured against the repair and replacement costs in respect to the Product, caused by a breakdown arising out of manufacturing defects and/or due to poor workmanship of the service personnel of the authorised workshops during the policy period, provided that the liability of the Company in respect of any one Product in any one Policy Period will not individually or in the aggregate exceed the Sum Insured set against such item in the schedule.

Important Exclusions:

The Company is not liable for and no indemnity will be provided in respect of any loss arising out of, caused by, occasioned by, attributable to or howsoever connected to:

- Loss or damage for which the manufacturer of the Product is responsible under a guarantee and/or warranty.
- Non-operating and cosmetic damage to the Product, such as damage to paintwork, Product finish, dents or scratches.
- Loss or damage to accessories used in connection with the Insured Product that were not supplied at the time of purchase of the Insured Product by the Insured.
- Replacement of any consumable item. These include, but are not limited to plugs, fuses, batteries, light bulbs, light covers, cables, filters, attachments, belts, toner, ribbons, drums, tapes or software, incorporated in a Product for which the Policy was purchased.
- Normal wear and tear of items not integral to the functioning of the Product. Inconsequential aspects such as

noises, vibrations, oil seepage and sensations that do not lead to dismal performance of the Product.

- Routine maintenance, cleaning, lubrication, adjustments or alignments, overhaul, modification and de-scaling.
- Where repair work is carried out by persons/agency that are not authorised by the Company.
- Loss or damage arising out of any external cause, including but not limited to fire, earthquake, storm and or hurricane, abuse, misuse, sand, dust, water, negligence, flood, lightning, malicious damage, impact, corrosion, battery leakage, acts of god, act of terrorism, corrosion, denting, animal or insect infestation or intrusion, entry of foreign bodies, rust, blockage etc.
- Loss or damage caused due to theft or burglary and robbery.
- Loss or damage arising out of improper or abnormal electrical/gas/water supply or resulting from power outage, power surges or dips, fluctuating voltage, inadequate or improper voltage or current.
- Loss or damage caused by or arising out of the willful acts or willful gross negligence of the Insured and/or Insured's family and/or Insured's employees.
- Failure of parts which are subject to recall by manufacturer of the Insured product.
- Cost of removal or re-installation of the Product.
- Reception or transmission problems resulting from external causes.
- Problems or defects not covered under the original manufacturer's Warranty/ Guarantee.
- Batteries, internal or external to the Product.
- Breakdown caused by computer virus or realignments to Products.
- Inherent Vice, Batch Failures, Recalls or modifications to the Product.
- Any cause for which the supplier and, or manufacturer is directly responsible.
- Failure to follow the manufacturer's instructions.
- Loss or damage arising from incorrect installation and modification or alteration of any nature made in the electrical circuitry and/or physical construction of the Insured Product.
- Loss or damage due to use of non-genuine parts and/or non-genuine oils.
- Costs if no fault is found with the Product.
- Costs arising from being unable to use the Product or from damage which results from the Breakdown of the Product.
- Damage/failure caused before or during Product delivery.
- Use of batteries, charger and / or accessories not approved by the manufacturer, incorrect electrical leads or connection.
- Any cost incurred with maintenance of the Product, including parts replaced in course of such maintenance

operations.

- The cost of repairing, restoring or reconfiguring computer software.
- We are not responsible for any consequential or incidental damages arising from the use or loss of use of the Product.
- Ionizing, radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
- The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or damage to property by or under the order of any government or public local authority.
- If the product is moved out of the country of purchase, it will not be covered by this policy.
- Where the original serial number is removed, obliterated or altered from Product.

Claim Intimation:

Claims can be intimated in many ways through telephone/ email/SMS/registered post within 14 days from the occurrence of the loss or the event giving rise to the claim.

- 24-hour Toll-free Helpline at **1800 267 0901**
- OR**
- Write to us at : **ewhelpline@tataaig.com**
- OR**
- SMS us - Type **WARRANTY** and send it to **5616181**

Documentation:

Following are the list of documents needed for settlement of claim to repairer or reimbursement as the option of customer.

- Completed Claim Form.
- Repairer job order duly filled and signed by the customer.
- Repairer invoice with GST.
- For reimbursement cases Service Engineer's report/Authorized service centre's report is required.
- Extended warranty contract copy/Extended Warranty certificate of insurance.
- Customer Bank details to reimburse by NEFT transfer.

This is an indicative list and some other documents may be required at the time of claim settlement.

Important Notice:

You may visit company website at www.tataaig.com for the Policy Wordings which gives the detailed benefits, terms and conditions and exclusions of the policy. This policy schedule, Policy wordings available on company website shall read together and word or expression to which a specific meaning has been attached in any part of this Policy wording or of the Schedule shall bear the same meaning wherever it may appear.

Any amendments/modifications/alterations made on this system generated policy document are 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.

Grievance Lodgment Stage:

The Company is committed to extend the best possible services to its customers. However, if you are not satisfied with our services and wish to lodge a complaint, please feel free to contact us through below channels:

- Call us 24x7 toll free helpline 1800 266 7780
- Email us at customersupport@tataaig.com
- Write to us at : Customer Support, Tata AIG General Insurance Company Limited,
A-501 Building No. 4 IT Infinity Park, Dindoshi, Malad (E), Mumbai - 400097.
- Visit the Servicing Branch mentioned in the policy document

As per clause 17 of IRDAI (Protection of Policyholders' Interests) Regulations, 2017.

Disclaimer:

INSURANCE ACT 1938 Section 41 Prohibition of Rebates:

- No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer.
- ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION

SHALL BE PUNISHED WITH A FINE WHICH MAY EXTEND TO TEN LAKHS RUPEES.

"Insurance is the subject matter of the solicitation". For more details on benefits, exclusions, limitations, terms and conditions, please refer sales brochure/ policy wordings carefully, before concluding a sale.

"Commencement of risk cover under the policy is subject to receipt of payable premium by Tata AIG General Insurance Company Limited."

Policy servicing office:

Tata AIG General Insurance Company Limited.

Registered Address:- Peninsula Business Park, Tower A, 15th Floor, G. K. Marg, Lower Parel, Mumbai-400013

For policy wordings visit us at www.tataaig.com. IRDA Registration No.108 CIN - U85110MH2000PLC128425

Annexure:

The below statements shall be read in conjunction with the terms and condition of the Policy. In case of any inconsistency of the terms mentioned below with that of the policy and Insurance Law, the terms of the latter would prevail.

Terms and Conditions:

- The insured product will be depreciated by flat 10% year on year. Depreciation will be applied based on age of the product which is calculated based on the time elapsed from the date of purchase/date of invoice to the date of claim.
- Salvage during total loss claim will be the property of Tata AIG. If case of no salvage received from the certificate holder to Tata AIG, 5% of Sum Insured amount will be deducted. The cost for transporting salvage to the designated service center has to be borne by the customer.
- Designated service centers cover all authorised service centers for the product/brand covered

Limits of Liability

- Per Repair: - Our liability for any one repair shall in no event exceed the sum insured for the particular Product subject to deductible shown on the Schedule or the replacement price of the Product of a similar feature, specification and functionality, at the time of said repair whichever is lower, subject to the depreciation as stated in the schedule.

- Aggregate: - The total of all claims paid or payable during the Policy Period towards any particular Product shall not exceed the sum insured stated against the Product subject to depreciation shown on the Schedule or the replacement price of the product of a similar feature, specifications and functionality whichever is lower.
- Maximum Number of Repair: - Unlimited

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 - 400013. Website: www.tataaig.com. IRDA Registration No.108, CIN No: U85110MH2000PLC128425, PAN:

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UIN No: IRDAN108P0004V01201718