

Auto Secure Private Car Package Policy

Name : **MRS RICHA KANDPAL**

Address : FLAT NO-12 BLDG HI SALUNKHE VIHAR SOC
WANOWREL PUNE
PUNE - 411022
PUNE
MAHARASHTRA
INDIA

Date : 11/01/2018

Your Policy Details :

Policy Number : 0157895613 00

Policy Period : From 04/02/2018 to. Midnight Of 03/02/2019

Premium Paid : ₹ 14,191.00

Dear MRS RICHA KANDPAL,

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.tataaiginsurance.in 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 LTD.



Atri Chakraborty
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.tataaiginsurance.in
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@tata-aig.com



 Your vehicle is now insured, have you considered insuring the other aspects for your life. Visit us at www.tataaiginsurance.in

Get life back on track after a personal injury.

- Accidental Death
- Accidental Dismemberment
- Permanent Total Loss of Use
- Temporary Total Disability



**PERSONAL
ACCIDENT INSURANCE**
Accident Guard Policy

Rs. 5 lac Sum Insured
at under Rs.4[^]/Day

[^]Premium mentioned covers Self and Family and is Inclusive of All Applicable Taxes, Conditions apply.

Why leave your valuable household belongings to chance?



**HOME
INSURANCE**
Home Secure (Householders)
Instachoice Policy

Upto Rs. 45 Lac Sum Insured
at under Rs.45[#]/Day

[#]Premium mentioned is Inclusive of All Applicable Taxes, Conditions apply.

Stay healthy & save tax* at the same time.



**HEALTH
INSURANCE**
MediPrime

Save upto
Rs.55,000 Tax*

*Tax benefit under section 80D of Income Tax Act 1961. Tax benefits are subject to changes in tax laws. If one purchases a health insurance policy for self/spouse/children, he/she can claim a tax deduction of upto ₹ 25000. When one purchases a health insurance policy for parents (a senior citizen), he/she is eligible for an additional tax deduction benefit upto ₹ 30000.

Purchase of Tata AIG General Insurance Company Limited products are purely on voluntary basis. 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.

Accident Guard Policy UIN: IRDA/NL-HLT/TAGI/P-P/V.I/195/13-14 MediPrime UIN:IRDA/NL-HLT/TAGI/P-H/V.I/34/13-14 Homeseure (Householders) Instachoice Policy for health component i.e. Personal Accident cover UIN: 53/IRDAI/HLT/TAGI/NL-PACKAGE/2015-16

Certificate Of Insurance and Policy Schedule Form 51 of the Central Motor Vehicle Rules, 1989
Agent/Broker/Producer Name: VISHAL SACHDEVA
Agent/Broker License Code: 2022135; Agent/Broker Contact No.: 9810089354

Certificate & Policy No.:	0157895613 00	Policy Type:	Auto Secure - Private Car Package Policy
Period of Insurance:	From 00:00 Hrs on 04/02/2018	Date of Expiry	To midnight of 03/02/2019

Insured Name & Address:		Premium (Inclusive of All Applicable Taxes)	₹ 14,191.00
MRS RICHAKANDPAL FLAT NO-12 BLDG HI SALUNKHE VIHAR SOC WANOWREL PUNE PUNE - 411022 PUNE MAHARASHTRA INDIA		Insured Business/Profession:	OTHER
		Geographical Area:	India
		Registration Authority:	PUNE
		HPA / Hyp / Lease to:	N/A

Registration No.	Make & Model	Engine No.	Chassis No.	CC	Mfg. Year	Body Type	Seating Capacity
MH 12 NU 0986	HYUNDAI GRAND I 10 - ASTA 1.2	253985	555882	1197	2017	SALOON	5
IDV of Vehicle (₹)	IDV of trailers (₹)	Bi-Fuel/CNG/LPG Kit(₹)	IDV of non-built-in Accessories(₹)		Total Insured Declared Values(IDV) - (₹)		
			Electrical	Non-Electrical			
550,000.00	0.00	0.00	0.00	0.00	550,000.00		

SCHEDULE OF PREMIUM

A. OWN DAMAGE		₹	B. LIABILITY		₹
Premium on Vehicle and non electrical accessories		₹ 7,222.60	Basic		₹ 2,863.00
Less : 20% for NCB		₹ 1,444.52	Add: Compulsory PA Cover for Owner-Driver ₹2,00,000		₹ 100.00
A. TOTAL OWN DAMAGE PREMIUM		₹ 5,778.08	Add: Legal Liability to paid driver as per (IMT 28)		₹ 50.00
Add: Key Replacement (Sum Insured (SI) ₹ 25,000.00 per occurrence limit 50% of SI) (TA15)		₹ 265.00	B. TOTAL LIABILITY PREMIUM		₹ 3,013.00
Add: Depreciation reimbursement (TA01)		₹ 2,750.00	COMPREHENSIVE PREMIUM(A+B+C)		₹ 12,026.08
Add: Emergency transport and hotel expenses (TA10)			NET PREMIUM		₹ 12,026.00
Any One Accident : ₹ 5000		₹ 110.00	IGST @18 %		₹ 2,165.00
Any One Year : ₹ 10000			TOTAL PREMIUM		₹ 14,191.00
Add: Loss of Personal belonging (TA09)		₹ 110.00	Road Side Assistance		₹ 136.88
Sum Insured : ₹ 10000			(Inclusive of All Applicable Taxes)		
C. TOTAL ADD ON PREMIUM		₹ 3,235.00			

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): ₹ 7,50,000.00

Under Section III : PA to Owner Driver CSI: ₹ 200,000.00

Nominee: BHUPESH JOSHI Relationship: Husband

Number of claims covered under Depreciation Reimbursement Cover : 2

Basis of claim settlement for Tyre Secure cover : 0

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

Deductible Under Section - I : ₹ 1,000.00 - (Compulsory Deductible : ₹ 1,000, Voluntary Deductible: ₹ 0, Imposed Excess: ₹ 0) Franchisee: ₹ 0.00

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.: 22,28

B. TATA AIG Auto Secure endorsement No.(TA): 01, 08, 09, 10, 15, 19

GSTIN : 07AABCT3518Q1ZY - **DELHI Service Accounting Code :** 9971

Policy Servicing Office : CAUNAGHT PLACE, LOTUS TOWERS, 1ST FLOOR, COMMUNITY, DELHI, DELHI-110025, Tel No:--

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 : 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.tataaiginsurance.in 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.

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 DELHI on 11/01/2018

Receipt No.(s): 101001005276598 11/01/2018

The stamp duty of ₹0.50 paid in cash or demand draft or by pay order, vide Receipt/Challan no:0003976834201718 dated :13/11/2017

For Tata AIG General Insurance Company LTD.


Atri Chakraborty
Authorized Signatory



1. Name (Registered Owner of the Motor Vehicle)*: MRS RICHA KANDPAL

2. Address for Communication* : FLAT NO-12 BLDG HI SALUNKHE VIHAR SOC WANOWREL PUNE
PUNE - 411022
PUNE
MAHARASHTRA
INDIA

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

4. Vehicle Purchased is Used 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*:HAX/S8398174 Date of Expiry*:03/02/2018 Type of Cover :PackageComprehensive

Name of the Insurer*: BHARTI AXA GENERAL INSURANCE COMPANY LIMITED / First Floor, The Ferns Icon,Survey No.28, Next to Akme Ballet,Doddanekundi, Off Outer Ring Road,BANGALORE,KARNATAKA,560037

Accident in the previous policy period: No NCB in previous policy: N/A NCB claimed: 0

9. Period of Insurance Desired from*:04/02/2018 to midnight of 03/02/2019

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's Compensation Act, Fatal Accident Act & Common Law) : Yes

Personal Accident Cover for Owner Driver: CSI 200000

Name of the Nominee & Age: BHUPESH JOSHI 35 Relationship: Husband

Name of Appointee (if Nominee is Minor): N/A Relationship to the Nominee: N/A

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

Name of Automobile: Membership 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 - Please refer policy schedule cum certificate.

14. Bank Details (Required for Refund / Claims)

Name of the Account Holder: MRS RICHA KANDPAL

Name of Bank & Branch:N/A , N/A Account Number:N/A IFSC Code of Bank: N/A

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 give my consent to receive one page insurance policy.

17. 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.