

## Auto Secure Private Car Package Policy

RENEWPOLICY-BSA-DO0226163-2357802



Date : 24/08/2020

### Your Policy Details

Policy Number : 0157225735 03

Renewal : 03

Endorsement : 00

Own Damage Policy Period : From 24/09/2020 to. Midnight of 23/09/2021

Liability Policy Period : From 24/09/2020 to. Midnight of 23/09/2021

PA Cover to Owner Driver Policy Period : From 24/09/2020 to. Midnight of 23/09/2021

Premium Paid : ₹15,062.00

Name : **MRS NISARINBEN H TINVALA**

Address : A-101, ORCHID WHITE FIELD  
NR VODAFONE OFFICE  
MAKARBA, VEJALPUR  
AHMEDABAD  
AHMEDABAD  
AHMEDABAD  
GUJARAT  
380051

Phone : 8980528133

Dear MRS NISARINBEN H TINVALA ,

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](http://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](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

- ▶ 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](http://www.tataaig.com)



3

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

Sincerely ,

For TATA AIG General Insurance Company Limited

Authorized Signature



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)



**Certificate Of Insurance and Policy Schedule Form 51 of the Central Motor Vehicle Rules, 1989**
**Agent Name : DIRECT**
**Agent License Code : NA**
**Agent Contact No :**

<b>Policy Number:</b> 0157225735 03		<b>Policy Type:</b> Auto Secure Private Car Package Policy	
<b>Policy Code :</b> 00/03/3184/02			
<b>Alternate Policy No:</b>		<b>Cover Note No:</b>	<b>Cover Note Issuance Date:</b>
<b>Name &amp; Address of Insured</b>		<b>Period of Insurance</b>	
<b>Name :</b> MRS NISARINBEN H TINVALA <b>Address :</b> A-101, ORCHID WHITE FIELD,NR VODAFONE OFFICE,MAKARBA, VEJALPUR, AHMEDABAD,AHMEDABAD,AHMEDABAD GUJARAT 380051 <b>Contact Number :</b> 8980528133 <b>Customer Id :</b> 6012151339 <b>GSTIN :</b> <b>Place of Supply :</b> GUJARAT <b>Supply Code :</b> 24		<b>(Section - I Own Damage) From</b> 00:01 <b>Hours on</b> 24/09/2020 <b>To Midnight of</b> 23/09/2021 .  <b>(Section - II Liability) From</b> 00:01 <b>Hours on</b> 24/09/2020 <b>To Midnight of</b> 23/09/2021 .  <b>(Section - III CPA Cover For Owner Driver) From</b> 24/09/2020 <b>To Midnight of</b> 23/09/2021	
		<b>ZONE : A</b>	
<b>RTO LOCATION :</b> AHMEDABAD		<b>Hire Purchase / Hypothecation / Lease With :</b>	
<b>Geographical Area :</b> India		<b>Contract/Loan/Reference No:</b>	

Registration Number	Make / Model / Body Type	Engine Number	Chassis Number	Mfg. Year	CC	Trailer Registration No. / Chassis No.	Licensed carrying Capacity including driver
GJ 01 RY 9816	RENAULT/KWID CLIMBER 1.0 AMT/HATCH BACK	E058132	MEEBBA007H449 2605	2017	999		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	327390	0	0	0	0		327390

**SCHEDULE OF PREMIUM**

Section - I OWN DAMAGE (A)	Section - II LIABILITY (B)
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<b>Own Damage Premium on Vehicle &amp; Accessories</b>		<b>Third Party Premium</b>	
Basic OD Premium ₹ 6,654.37		Basic TP premium ₹ 2,072.00	
<b>Discount Under Own Damage Section</b>		<b>PA Benefits</b>	
Less: No claim bonus (20) ₹ 1,330.87		1 Year(s) Compulsory PA cover for Owner Driver ₹ 375.00	
<b>TOTAL OWN DAMAGE PREMIUM (A)</b> ₹ 5,323.50		PA cover to unnamed passengers (IMT 16) No. of passengers: 5 CSI per passenger: 100000 ₹ 250.00	
<b>Section 1 Add On Covers ©</b>		<b>Legal Liability</b>	
Add: Depreciation Reimbursement (TA 01) ₹ 2,455.42		Add: Legal liability to paid driver (IMT 28) Number of persons: 1 ₹ 50.00	
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) ₹ 556.56			
Add: Tyre Secure (TA 17) ₹ 720.26			

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 C.K. Maru Lower Park, Mumbai 400012

Add: Consumable expenses (TA 18)	₹ 360.13	<b>TOTAL LIABILITY PREMIUM (B)</b>	₹ 2,747.00
Add: Road Side Assistance	₹ 116.00	<b>COMPREHENSIVE PREMIUM (A+B+C)</b>	₹ 12,763.87
<b>TOTAL ADD ON PREMIUM (C)</b>	₹ 4,693.37	<b>NET PREMIUM</b>	₹ 12,764.00
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.		<b>COST @ 0.3%</b>	₹ 149.00
		<b>SECURITY @ 0.3%</b>	₹ 1,149.00
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		<b>TOTAL POLICY PREMIUM</b>	₹ 15,062.00

#### LIMITS OF LIABILITY

<b>Under Section II - 1 (i) of policy (Death of or bodily injury)</b>	Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988.	<b>Under Section II - 1 (ii) of policy (Third Party Property Damage)</b>	₹ 7,50,000.00	<b>Under Section III :</b> 1 <b>Year(s)</b> <b>Compulsory PA Cover for Owner/Driver</b>	₹ 1500000	<b>Number of claims covered under Depreciation Reimbursement Cover:</b> 2 <b>Basis of claim settlement for Tyre Secure cover :</b> REPLACEMENT BASIS
<b>Deductible Under Section I</b>	<b>Compulsory Deductible :</b> ₹ 1,000.00 <b>Voluntary Deductible :</b> ₹ 0.00 <b>Imposed Excess:</b> ₹ 0.00 <b>Franchisee:</b> ₹ 0.00 <b>Engine Secure Deductible-</b> 5% of claim amount in case of repair and 10% of claim amount in case of replacement			<b>UIN Numbers:</b> , IRDAN108RP0002V01200001/A0001V01200910, IRDAN108RP0002V01200001/A0054V01201819, IRDAN108RP0002V01200001/A0055V01201819, IRDAN108RP0002V01200001/A0056V01201819, IRDAN108RP0002V01200001/A0058V01201819, IRDAN108RP0002V01200001/A0059V01201819, IRDAN108RP0002V01200001/A0085V01201819, IRDAN108RP0002V01200001/A0022V01201213, IRDAN108RP0002V01200001/A0005V01200910		

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

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

#### NOMINATION DETAILS

Name of the Nominee	Relationship with insured	Name of Appointee (If nominee is minor)	Relationship with Nominee
HUSEN TINVALA	Husband	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 AHMEDABAD on 24/08/2020

**Receipt No.(s):** 102201015551464      24/08/2020

The stamp duty of Rs0.25 paid in cash or demand draft or by pay order,vide Receipt/Challan no:CSD/49/2020/1611/2020 dated the 20/07/2020

**GSTIN :24AABCT3518Q1Z2 GUJARAT Service Account Code: 9971**

**For TATA AIG General Insurance Company LTD.**



*(Signature)*  
**Authorized Signatory**



**Policy Servicing Office :** OFFICE NO. 2-A, 2ND FLOOR,,TURQUOISE, PANCHAWATI CROSS ROAD,, C.G.ROAD, AHMEDABAD, AHMEDABAD, GUJARAT, AHMEDABAD-380006

#### 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.tataaiginsurance.in](http://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.

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, C.K. Maru, Lower Panel, Mumbai-400012

## RECEIPT

Receipt No. 102201015551464

Receipt Date: 24/08/2020

Policy No: 0157225735

Received with thanks from MRS NISARINBEN H TINVALA a sum of 15061 ( Rupees Fifteen Thousand Sixty-One And Paise 00 Only )  
vide Credit / Debit Card No 9999XXXXXXXX9999 dated 24/08/2020 Name as in credit/debit card - drawn on IDBI BANK LTD., NOIDA  
branch towards

Sl.No.	Policy Number	Total Premium ₹	Utilized from the receipt for policy ₹	Balance ₹
1	0157225735	15,062.00	15,061.00	0.00

- Note:
1. This is a computer generated receipt and does not require a signature.
  2. Upon issuance of this Receipt, all previously issued temporary receipts, if any, related to this Policy shall be considered null and void.
  3. Amounts received by cheque shall be subject to realisation.
  4. Any amount received in excess of the Premium is being/shall be refunded by the Company.

**GSTIN:** 24AABCT3518Q1Z2 GUJARAT **Service Accounting Code:** 9971

Revenue (Consolidated) Stamp Duty paid vide challan No. CSD/245/2019/5930/19 date 19/12/2019 for applicable cases

- 1 **Name (Registered Owner of the Motor Vehicle)\* :** MRS NISARINBEN H TINVALA
- 2 **Address For Communication\* :** A-101, ORCHID WHITE FIELD,NR VODAFONE OFFICE,MAKARBA, VEJALPUR,AHMEDABAD,AHMEDABAD, AHMEDABAD,GUJARAT,380051.
- 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\*:**
- |   |                                     |                            |
|---|-------------------------------------|----------------------------|
| <b>Policy Number* :</b> 0157225735              | <b>Date of Expiry* :</b> 23/09/2020 | <b>Type of Cover :</b> N/A |
| <b>Name of the Insurer* :</b> TATAAIG           | <b>NCB claimed :</b> 20             |                            |
| <b>Accident in the previous policy period :</b> | <b>NCB in previous policy :</b> 0   |                            |
- 7 **Own Damage period of insurance desired from\* :** 24/09/2020 to midnight of 23/09/2021
- 8 **Liability period of insurance desired from\* :** 24/09/2020 to midnight of 23/09/2021
- 9 **Compulsory PA cover for owner driver period of insurance desired from :** 24/09/2020 to midnight of 23/09/2021
- 10 **Financier's Details:** Please refer policy schedule cum certificate
- 11 **Extra Benefits opted**
- Unnamed Persons Personal Accident Cover for seating capacity, including driver CSI : 100000
- Wider Legal Liability to Paid Driver (As per Workmen's Compensation Act, Fatal Accident Act & Common Law) :
- Compulsory PA Cover for Owner Driver :** ₹ 15,00,000.00 **Term :** 1 Years
- |   |   |                               |
|---|---|-------------------------------|
| <b>Name of the Nominee :</b> HUSEN TINVALA          | <b>Age :</b> 18                         | <b>Relationship :</b> Husband |
| <b>Name of Appointee (if Nominee is Minor) :</b> NA | <b>Relationship to the Nominee :</b> NA |                               |
- 12 **Restriction of Cover/Discounts/Concessions/Extended Covers**
- Automobile association membership opted :** No **Third Party Property Damage Cover restricted to 6,000/ only :** No
- Is Voluntary Deductible opted :** No **Amount of Deductible opted :** 0
- Vehicle is fitted with Anti Theft Device approved by ARAI :** N/A
- 13 **Add on covers :** Please refer policy schedule cum certificate.
- 14 **Bank Details (Required for Refund / Claims)**
- |                                     |                                    |
|-------------------------------------|------------------------------------|
| <b>Name of the Account Holder :</b> | <b>Name of Bank &amp; Branch :</b> |
| <b>Account Number :</b>             | <b>IFSC Code of Bank :</b>         |
- 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:**
- 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 MoneyLaundering Act, 2002.
  - I understand that the Company has the right to call for documents to establish sources of funds.
  - 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.