

 WITH YOU ALWAYS	AUTO SECURE- STANDALONE OWN DAMAGE TWO WHEELER POLICY The Coverage under this policy is only for Own Damage and no other liability in connection with the vehicle					
	Policy No. 3189032421/000000/00 Prev. Policy No. 56787686	Issued at Tata AIG General Insurance Co. Ltd. DTJ-415, 4th floor, DLF-Tower B, Jasola District Centre, New Delhi - 110025 Tel: 18002667780 customersupport@tataaig.com		HERO INSURANCE BROKING INDIA PVT LTD. IRDA Registration No.: 649 Toll-Free No.: 1800 102 4376 264, Okhla Ind. Estate, Phase-III, Delhi-110020		
Insured	Business/Profession	Address of The Insured		OD Policy Period		
Mr ASLAM KHAN	Skilled worker	PHASE 3 New Delhi DELHI 110056		26-01-2026 TO 25-01-2027		
Vehicle Regn No.	Motor No.	Chassis No.	Make & Model	Year of Mfg	Kilowatt	GSTIN No. (Customer)
UP12TY8814	ECD000P6C00823	MBLCEW006R6A11728	Hero MotoCorp VIDA V1 PRO	2023	6	
Declared Value (IDV) of Vehicle	Side Car IDV	Non-Electrical Accessories IDV	Electrical Accessories IDV	CNG/LPG/Bi-Fuel IDV	Total IDV	
87945.00	NA	4750.00	4750.00	0.00	97445	
Place of Regn.	Body Type	HP/Lease/Hire-Purchase Agreement With	Branch Office of HP/Lease/Hire-Purchase	Seating Capacity	Premium	
ALLAHABAD	Solo		---	2	2911.00	
OWN DAMAGE (Section A)						
Basic OD Premium					1327.00	
Non-Electrical-Fitting Premium					80.00	
Electronic & Electrical Accessories					190.00	
Geographical Extension					0.00	
Electric Surge Secure					317.00	
Battery No1 (BATTERY12)						
Battery No2 (BATTERY11)						
Charger No (CHARGER12)						
Depreciation Allowance-Battery					475.00	
Tyre and Rim Guard					343.00	
Less						
Handicapped Discount					0.00	
For Anti-Theft Discount					0.00	
NCB (20 %)					265.00	
Total Own Damage Premium(A)					2467.00	
IGST @ 18.00%					444.06	
Gross OD Premium					2911.00	
1. Registration No. : 108 2. CIN No. : U85110MH2000PLC128425 GSTIN No.:27AABCT3518Q1ZW UIN No.-IRDAN108RPMPT0002V022019 20 IRDAN108RP0002V01201920/A0005V01202223 IRDAN108RP0002V01201920/A0006V01202223 IRDAN108RP0002V01201920/A0005V01202324						
Bundled Two Wheeler Policy (1 Year Term for Own Damage & 5 Years for Third Party) details						
Certificate & Policy No.	Policy Type	Insurance Company Name		TP Cover Start Date	TP Cover End Date	
56787686	Bundled Auto Secure - Two Wheeler Policy (1 Year Term for Own Damage & 5 Years for Third Party)	ICICI Lombard General Insurance Co. Ltd.		26/01/2022	25/01/2027	
Sum Insured of Optional PA Cover:-Sum Insured of Optional PA Cover "Unnamed Passenger"-NA and "Unnamed Hirer/Driver"-NA						
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.						
DRIVER: Any person including insured: Provided that a person driving holds an effective driving licence at the time of the accident and is not disqualified from Holding or obtaining such a licence.Provided also that the person holding an effective Learner's Licence may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989.						
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 Vehicle Act, 1988 is recoverable from the insured. See the clause headed 'AVOIDANCE OF CERTAIN TERMS AND RIGHTS OF RECOVERY'						
We hereby certify that the policy to which this certificate relates as well as the certificate of insurance are issued in accordance with the provisions of Chapter XI of the Motor Vehicles Act, 2019.						
Note: The policy covers damage to Vehicle only & NO other Liability is attached to this policy.						
 Scan to Renew / View Policy	Broker : Hero Insurance Broking India Pvt. Ltd. (649)			Insured is Liable for a voluntary deductible of Rs. Auto Secure- Two Wheeler Package Policy. TA16. Depreciation Allowances No of claim allowed 4, Deductible: First Rs. 250 for each and every claim.-/ for each Claim, if policy having ND product. The policy is subject to a compulsory excess of Rs. 100/- & deductible under depreciation allowance is applicable as per policy terms & conditions		
	Premium of Rs.	2911.00	Received Vide Cash/Cheque No.			
	Dated					
	Drawn on					
	Acknowledgement Dt	20-01-2026	Consolidated Stamp Duty Paid			
			Endorsements: IMT - 22,24			
26-Jan-2026 Date & Signature of proposer		FOR RENEWALS CONTACT: POS: AMIT CHAUDHARY, AYSPC9238Q Ph.No- 0522-43434511			On behalf of Tata AIG General Insurance Co. Ltd. 	
Dealer's Stamp & Signature			Duly Constituted Attorney			

: 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.

: Received with Thanks Rs 2911.00 from Mr ASLAM KHAN as premium against the money receipt no 023189032421/000000/00 Regd. & Head Office : Peninsula Business Park, Tower A,15th Floor, G.K. Marg, Lower Parel, Mumbai – 400013, www.tataaig.com For further information about motor insurance policy please also visit <http://irda.gov.in> >> Grievances >> Policyholder Handbooks For Policy Terms and Conditions Visit :- https://www.tataaig.com/s3/One_pager_Hero_988fd27c67.pdf

AVOIDANCE OF CERTAIN TERMS AND RIGHT TO 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.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. This policy does not cover pre-existing damages as per Inspection photographs and Report.

GRIEVANCE CLAUSE:--For resolution of any query or you are not satisfied with our services and wish to lodge a complaint, please feel free to call our 24X7 Toll free number 1800 266 7780 or you may email to the customer service desk at customersupport@tataaig.com or visit any of our branch office. The detailed grievance redressal & query mechanism is available at <https://www.tataaig.com/grievance-redressal-policy>

SCHEDULE OF DEPRECIATION FOR ARRIVING AT IDV

AGE OF THE VEHICLE	% OF DEPRECIATION FOR FIXING IDV	AGE OF THE VEHICLE	% OF DEPRECIATION FOR FIXING IDV
Not exceeding 6 months	5%	Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%	Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 year but not exceeding 4 years	40%	Exceeding 4 year but not exceeding 5 years	50%

Depreciation of Parts for Partial Loss Claims

a. Rate of depreciation for all rubber/nylon/plastic parts, tyres and tubes, batteries and air bags	50%
b. Rate of depreciation for all fibre glass components	30%
c. Rate of depreciation for all parts made of glass	NIL

d. RATE OF DEPRECIATION FOR ALL OTHER PARTS INCLUDING WOODEN PARTS IS TO BE AS PER THE FOLLOWING SCHEDULE

AGE OF THE VEHICLE	% OF DEPRECIATION	AGE OF THE VEHICLE	% OF DEPRECIATION
Not exceeding 6 months	NIL	Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%	Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 year but not exceeding 4 years	25%	Exceeding 4 year but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 10 years	40%	Exceeding 10 years	50%

DO'S FOR THE INSURED

1. In the event of accident to the vehicle, please Inform in writing to the authorised Hero MotoCorp dealer &/ or Insurance Company's office immediately.
2. Please complete and sign the claim form.
3. Documents like claim form, original driving licence, original registration certificates, copy of policy, police report (In case of the theft/third party loss) and Satisfaction Voucher be submitted to the authorised Hero MotoCorp Dealer. .
4. If the vehicle is to be repaired at a workshop other than Hero MotoCorp authorized workshop, please intimate to the nearest office of Tata AIG General Insurance Co. Ltd. along with copy of policy for appointment of surveyor to assess the loss.

DONT'S FOR THE INSURED THE INSURED

1. In case of Third Party Loss/ extensive Damage to own vehicle inform the police for obtaining proper F.I.R. and do not admit any liability or enter in to any compromise without written consent of the Insurance Company.
2. Do not proceed with the repairs or replacement job unless approved by the Insurer/authorized surveyor.

The insured is entitled to a No Claim Bonus (NCB) on the own damage section of the policy as per the following table provided the policy is renewed within a 90 days of its expiry date for a long term or an annual policy. A policy of 5 years of duration is 5 completed year of risk. NCB at inception of each year of risk shall be the NCB earned at the end of previous year of risk.

NCB at inception of each year of risk of the policy period*	NCB Earned at the end of each year of risk of the policy period	
	If Claim	No Claim
0% Bonus	0% Bonus	20% Bonus
20% Bonus	0% Bonus	25% Bonus
25% Bonus	20% Bonus	35% Bonus
35% Bonus	25% Bonus	45% Bonus
45% Bonus	35% Bonus	50% Bonus
50% Bonus	45% Bonus	50% Bonus

No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

* A policy of 3 years of duration is 3 completed year of risk & policy of 2 years of duration is 2 completed year of risk.

* NCB at inception of each year of risk shall be the NCB earned at the end of previous year of risk.

If policy is renewed as annual policy, insured's entitlement of No Claim Bonus (NCB) will be as per following table if no claim is made or pending in each completed year of risk of the policy period.

Important:- Anti rebate clause Prohibition of Rebates (Section 41 of Insurance Act, 1938 as amended) :

1. 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 prospectuses or tables of the insurer: provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Disclaimer:- The Policy shall be void from inception if the premium in full is not realised by the company. In the event of misrepresentation, fraud or non-disclosure of material fact, the Company reserves the right to cancel the Policy. Please note that the insured vehicle was pre-inspected and a report was prepared accordingly. The existing damages to the vehicle as mentioned in the report shall not be paid by the Company. The policy is issued basis the information provided by you, which is available with the company. In case of discrepancy or non recording of relevant information in the policy, the insured is requested to bring the same to the notice of the company within 15 days. GST for this invoice is not payable under reverse charge basis.