

Auto Secure Private Car Package Policy

NEWPOLICY-SpeedPost-EM940951318IN-12447559



Date : 26/04/2022

Name : MR BHARATBHAI PRAHLADBHAI PATEL

Address : MADRISANA TALUKA URAMGAM VILLAGE
MADRISANA TALUKA DETR RAMPURA
AHMEDNAGAR AHMEDABAD
VIRAMGAM
AHMEDABAD
GUJARAT
382150

Phone : 0

Your Policy Details

Policy Number : 3101888670 00 00

Own Damage Policy Period : From 30/04/2022 to. Midnight of 29/04/2023

Liability Policy Period : From 30/04/2022 to. Midnight of 29/04/2023

PA Cover to Owner Driver Policy Period : From 30/04/2022 to. Midnight of 29/04/2023

Premium Paid : ₹1,00,969.00

Dear MR BHARATBHAI PRAHLADBHAI PATEL ,
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.tataaig.com 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 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 services at all times.Happy driving!

Sincerely ,
For TATA AIG General Insurance Company Limited

Authorized Signature

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
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
- 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

Tata AIG General Insurance Company Limited

Certificate Of Insurance and Policy Schedule Form 51 of the Central Motor Vehicle Rules, 1989

Agent Name : JAINUINE INSURANCE BROKERS PVT LTD

Agent License Code : 376

Agent Contact No : 9850049400

Policy No: 3101888670 00 00	Policy Type: Auto Secure Private Car Package Policy
Policy Code : 00/00/3184/02	Cover Note No: _____ Cover Note Issuance Date: _____
Name & Address of Insured	
Name : MR BHARATBHAI PRAHLADBHAI PATEL Address : MADRISANA TALUKA URAMGAM VILLAGE MADRISANA TALUKA DETR RAMPURA AHMEDNAGAR AHMEDABAD,,, ,VIRAMGAM,AHMEDABAD GUJARAT 382150 Contact Number : 0 Customer Id : 6107021726 GSTIN : Place of Supply : GUJARAT Supply Code : 24	Period of Insurance (Section - I Own Damage) From 00:00 Hours on 30/04/2022 To Midnight of 29/04/2023 . (Section - II Liability) From 00:00 Hours on 30/04/2022 To Midnight of 29/04/2023 . (Section - III CPA Cover For Owner Driver) From 30/04/2022 To Midnight of 29/04/2023
RTO LOCATION : AHMEDABAD	ZONE : A
Geographical Area : India	Hire Purchase / Hypothecation / Lease With :
	Lessor GSTIN :
	Contract/Loan/Reference No:

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 RX 8066	MERCEDES-BENZ/C LA CLASS 200 CDI SPORT/SEDAN	651930330296 20	WDD1173086L00 4604	2017	2143		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	1795000	0	0	0	0		1795000

Section - I OWN DAMAGE (A)		Section - II LIABILITY (B)	
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Own Damage Premium on Vehicle & Accessories		Third Party Premium	
Basic OD Premium	₹ 46,311.00	Basic TP premium	₹ 7,890.00
TOTAL OWN DAMAGE PREMIUM (A)	₹ 46,311.00	PA Benefits	
Section 1 Add On Covers ©		1 Year(s) Compulsory PA cover for Owner Driver	₹ 375.00
Add: Depreciation Reimbursement (TA 01)	₹ 16,155.00	PA cover to unnamed passengers (IMT 16) No. of passengers: 5 CSI per passenger: 100000	₹ 250.00
Add: Loss of personal belongings (TA 09) Sum Insured:10000	₹ 110.00	PA cover to paid driver (IMT 17) No. of persons: 1 SI for paid driver: 100000	₹ 50.00
Add: Emergency transport and hotel expenses (TA 10) Any One Accident : 5000 Any One Year : 10000	₹ 110.00	Legal Liability	
Add: Key Replacement (TA 15) Sum Insured: 25000 per occurrence limit 50% of SI	₹ 265.00	Add: Legal liability to paid driver (IMT 28) Number of persons: 1	₹ 50.00
Add: Engine Secure (TA 16)	₹ 4,487.50	TOTAL LIABILITY PREMIUM (B)	₹ 8,615.00
Add: Tyre Secure (TA 17)	₹ 6,462.00	COMPREHENSIVE PREMIUM (A+B+C)	₹ 85,567.00
Add: Consumable expenses (TA 18)	₹ 3,051.50	NET PREMIUM	₹ 85,567.00
		CGST @9%	₹ 7,701.00
		SGST/UGST @9%	₹ 7,701.00

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, G.K Marg, Lower Parel, Mumbai-400013
24*7 Tollfree Number: 1800 266 7780 Fax: 0226693 8170 Email: customersupport@tataaig.com website: www.tataaig.com
IRDA of India Registration No : 108 CIN: U85110MH2000PLC128425, UIN: IRDAN108RP0002V01200001

TOTAL ADD ON PREMIUM (C)	₹ 30,641.00	TOTAL POLICY PREMIUM	₹ 100,969.00
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Drivers Clause: Persons or classes of persons entitled to drive: Any person including the insured who holds a valid driving license at the time of the accident and is not disqualified from holding or obtaining such a license. **Roadside Assistance (inclusive of applicable taxes)** ₹ 136.88. It is also noted 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 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

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 : 1 Year(s) Compulsory PA Cover for Owner/Driver	₹ 15,00,000.00	Number of claims covered under Depreciation Reimbursement Cover: 2 Basis of claim settlement for Tyre Secure cover : REPLACEMENT BASIS
Deductible Under Section I	Compulsory Deductible : ₹ 2,000.00 Voluntary Deductible : ₹ 0.00 Imposed Excess: ₹ 0.00 Franchisee: ₹ 0.00	UIN Numbers: , IRDAN108RP0002V01200001/A0001V01200910(TA 01), IRDAN108RP0002V01200001/A0054V01201819(TA 09), IRDAN108RP0002V01200001/A0055V01201819(TA 10), IRDAN108RP0002V01200001/A0056V01201819(TA 15), IRDAN108RP0002V01200001/A0058V01201819(TA 16), IRDAN108RP0002V01200001/A0059V01201819(TA 17), IRDAN108RP0002V01200001/A0085V01201819(TA 18), IRDAN108RP0002V01200001/A0022V01201213(TA 19), IRDAN108RP0002V01200001/A0005V01200910(TA 08)				

Subject to: A) IMT Endorsement Number : 16 , 17 , 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
MRS PATEL	Spouse	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 MUMBAI on 26/04/2022

Receipt No.(s):
The stamp duty of Rs0.50 paid in cash or demand draft or by pay order,vide Receipt/Challan no:LOA/CSD/266/2022/731 dated the 10/02/2022

GSTIN :24AABCT3518Q1Z2 GUJARAT Service Account Code: 997134



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, 380006

For Roadside Assistance, Please Contact on 18005724029

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.

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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.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.

For Policy wordings, please scan the below QR code :



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- 1 **Name (Registered Owner of the Motor Vehicle)* :** MR BHARATBHAI PRAHLADBHAI PATEL
- 2 **Address For Communication* :** MADRISANA TALUKA URAMGAM VILLAGE MADRISANA TALUKA DETR RAMPURA AHMEDNAGAR
AHMEDABAD,,,VIRAMGAM,
AHMEDABAD,GUJARAT,382150.
- 3 **Vehicle Details :** Please refer policy schedule cum certificate
- 4 **Fuel Type :** DIESEL
- 5 **Insured's Declared Value - Please refer policy schedule cum certificate.**
- 6 **Previous Insurance Particulars*:**
Policy Number : VPC0967302000103
Date of inception of TP portion : 30/04/2021
Date of Expiry of TP portion : 29/04/2022
Type of Cover : Package
Name of the Insurer : RSAICL
- 7 **Own Damage period of insurance desired from* :** 30/04/2022 to midnight of 29/04/2023
- 8 **Liability period of insurance desired from* :** 30/04/2022 to midnight of 29/04/2023
- 9 **Compulsory PA cover forowner driver period of insurance desired from :** 30/04/2022 to midnight of 29/04/2023
- 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
- Name of the Nominee : MRS PATEL Age : 40 Relationship : Spouse
Name of Appointee (if Nominee is Minor) :NA Relationship to the Nominee : 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 :** N/A.
- 14 **Bank Details (Required for Refund / Claims)**
Name of the Account Holder : Name of Bank & Branch :
Account Number : IFSC Code of Bank :
- 15 **Declaration for No Claim Bonus :** N/A .
- 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 MoneyLaundering 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.
- 18 **We have issued the policy basis your confirmation that you hold a valid PUC and/or Fitness certificate, as applicable.**

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