



Add On Policy Wording

Auto Secure – Standalone Own Damage Private Car Policy Addon Cover

Definitions:

1. *We, Us, Our, Ourselves* means the Tata AIG General Insurance Company Limited.
2. *You, Your* – Means or refers to the person or persons described in the Schedule as the insured. In case schedule refers to an entity other than individual, then the user authorized to drive the vehicle by the entity would be deemed as *You, Your*.
3. *Period of insurance* - The period of time stated in the schedule for which the policy is valid and operative.
4. *Constructive Total Loss* – A vehicle will be considered to be a Constructive Total Loss (CTL), where the aggregate cost of retrieval and / or repair of the vehicle subject to terms and conditions of the policy exceed 75% of the Sum Insured

Return to invoice – SAOD Private Car Policy (IRDAN108RP0001V01201920/A0005V02201920)

This cover is applicable if it is shown on Your schedule.

What is covered:

In consideration of payment of additional premium, We will pay the difference between Insured's Declared Value (IDV) of the insured vehicle and on-road price (including electronic/electrical/non-electrical/electronic accessories/bi-fuel kit provided by manufacturer/dealer) of a new vehicle of similar make and model published by manufacturer/dealer in case of Total Loss/Constructive Total Loss/Theft of your vehicle. On-road price shall include registration fees, road tax & Insurance charges.

Insurance charges will be limited to the amount arrived at by multiplying prevailing Own Damage Rate on the date of accident with Insured's Declared Value (IDV) & applicable Basic Third Party Premium.

For obsolete models, on road price shall mean last on road price listed by manufacturer/dealer.

For imported vehicles, we will pay the shortfall between the Insured's Declared Value (IDV) of the insured vehicle and the landed cost of a new vehicle of a similar make and model.

Special conditions applicable to this cover:

- The finance company/bank whose interest is endorsed on the policy must agree in writing.

What is not covered:

We will not pay if:

- the Total Loss/CTL and theft claim is not valid and admissible under section 1 of the policy.
- final investigation report of police confirming the theft of the vehicle in case of theft claim is not submitted to us.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy,

Customer Grievance Redressal Policy:

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

Nodal Officer

Please visit *our* website at www.tataaig.com to know the contact details of the Nodal Officer for *Your* servicing branch.

After investigating the grievance internally and subsequent closure, we will send *our* response within a period of 10 days from the date of receipt of the complaint by the Company or its office in Mumbai. In case the resolution is likely to take longer time, we will inform *You* of the same through an interim reply.

Escalation Level 1

For lack of a response or if the resolution still does not meet *Your* expectations, *You* can write to manager.customersupport@tataaig.com. After investigating the matter internally and subsequent closure, we will send *our* response within a period of 8 days from the date of receipt of *Your* complaint.

Escalation Level 2

For lack of a response or if the resolution still does not meet *Your* expectations, *You* can write to the Head-Customer Services at head.customerservices@tataaig.com. After examining the matter, we will send *You our* response within a period of 7 days from the date of receipt of *Your* complaint. Within 30 days of lodging a complaint with us, if *You* do not get a satisfactory response from *us* and *You* wish to pursue other avenues for redressal of grievances, *You* may approach Insurance Ombudsman appointed by IRDA of India under the Insurance Ombudsman Scheme. Given below are details of the Insurance Ombudsman located at various centers.

INSURANCE OMBUDSMAN CENTRES

Office of the Ombudsman	Address and Contact Details	Jurisdiction of Office Union Territory, District
AHMEDABAD	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.
BHOPAL	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chattisgarh.
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455	Orissa.

	Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	
CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu PuducherryTown and Karaikal (which are part of Puducherry)
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan
ERNAKULAM	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadwep, Mahe-a part of Pondicherry
KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands

LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane
NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur
PATNA	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region

As per Regulation 17 of IRDAI of India (Protection of Policy holders Interests) Regulation 2017.

Prohibition of Rebates – Section 41 of The Insurance Act, 1938 as amended by Insurance laws (Amendment) Act, 2015

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 prospectus or tables of the *Insurer*.
2. 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.

Disclaimer -

“Insurance is the subject matter of the solicitation”. Please refer sales brochure/ carefully, before concluding a sale.

Section 64VB of the Insurance Act,1938-

“Commencement of risk cover under the *Policy* is subject to receipt of payable *Premium* by Tata AIG General Insurance Company Limited.

Tata AIG General Insurance Company Limited

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

24X7 Toll Free No: 1800 266 7780 Toll free No. 022-66939500 Fax: 022 6693 8170; E-mail:

customersupport@tataaig.com Website: www.tataaig.com

IRDA of India Registration No: 108; CIN: U85110MH2000PLC128425;

UIN: IRDAN108RP0001V01201920