



Add On Policy Wording

Auto Secure – Private Car Package Policy Addon Cover

Definitions:

1. *We, Us, Our, Ourselves* means the Tata AIG General Insurance Co. Ltd.
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. *Auto Restore Garage* – A motor vehicle repair workshop / garage / service station authorized by *Us* and listed as Preferred Network garage on our website.
5. *Daily Allowance* – Fixed amount to be paid for the purpose of meeting the cost of hired transport
6. *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

Daily Allowance Plus (IRDAN108RP0002V01200001/A0001V01202021)

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

If insured Vehicle is damaged by the covered peril mentioned in section 1 (Own damage) of the policy, *we* will allow compensation in the form of –

- A) Daily Allowance
- OR
- B) Courtesy Hire/Car

Insured will have an option to choose the compensation option at the time of claim in accordance with the plan selected as per policy schedule

I. What is covered:

A) Daily Allowance

We will pay *You Daily Allowance* as mentioned in the schedule to enable *You* to meet the cost of hired transport to reduce *Your* inconvenience, if *Your* Vehicle is damaged by a covered peril mentioned in section 1 of the policy.

The allowance would be payable for a maximum period of <* > days for first <* > claims other than theft of entire vehicle/*Constructive total loss*/total loss claim during the *Period of insurance*. In case of theft of entire vehicle/*Constructive total loss*/total loss claim, *We* will pay for maximum 15 days during the *Period of insurance*.

Your entitlement of *Daily Allowance* will start from the following calendar day of *Your* Vehicle reaching the garage for repair or the day of survey of vehicle, whichever is later and shall end on the day garage intimates *You* to take delivery of the vehicle.

This cover allows *daily allowance* benefit for number of days cover selected by *You* or actual number of days required for the repair of the vehicle whichever is lower.

*Please refer policy schedule

B) Courtesy Hire/Car:

We will arrange for the Courtesy/Hire car to reduce *Your* inconvenience if insured Vehicle is damaged by a covered peril mentioned in section 1 (Own damage) of the policy.

A Courtesy/Hire car is not intended to be an exact replacement of the insured vehicle in terms of its size, segment, type, value or status.

Courtesy/Hire car will be made available within 24 hours of the insured Vehicle reaching the garage or the time of intimation of claim to *us*, whichever is later excluding weekends/national holidays, provided time required for repair of vehicle is greater than 24 hrs. If it is a claim for theft of entire vehicle/*Constructive total loss*/total loss. Company will pay for the Courtesy/Hire car for a maximum period of days as mentioned in policy schedule in case of repair claim and 15 days in case of theft of entire vehicle/total loss claim during the *Period of insurance*.

Courtesy/Hire car will be provided for <*> hrs or <*> Km per day whichever is less for first <*> claims other than theft of entire vehicle/*Constructive total loss*/total loss claim during the *Period of insurance*. The terms and conditions of the Hire Car Company will apply. *You* will be given a copy of the Hire Car Company's terms and conditions when the hire car is delivered to you.

Your entitlement of Courtesy/Hire car, in case of repair claim, will be start from the following calendar day of Your Vehicle reaching the garage for repair or the day of survey of vehicle, whichever is later and shall end on the day garage intimates *You* to take delivery of the vehicle irrespective of claim settlement is intimated.

*Please refer policy schedule

If You do not want to avail Daily Allowance or Courtesy/ Hire Car benefit then -

We will pay *Your* cost of travel expenses Rs <*> per day as per *daily allowance* cover for the period determined as above. In case *You* opt for travel expenses, terms and conditions of the Company providing it will apply.

II. What is not Covered:

The claim under Daily allowance Plus will not be payable if any or all of the following condition applies:

1. If *You* are only claiming for windscreen or any other glass damage under section 1 (Own damage) of the policy.
2. If Vehicle is not repaired at our Authorised Garage/Authorised workshop/Authorised service station.
3. If claim under section 1 (Own damage) is not valid and admissible.
4. If time taken for repair is in respect of damages not admissible under section 1 (Own damage) of the policy.
5. Period for which vehicle is stuck for repair for non availability of any part and/or material at garage would be excluded for the purpose of computation of duration for the claim.
6. Time excess if any voluntarily selected by *you*.

Customer Grievance Redressal Policy:

Grievance Lodgement 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 on our** 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 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ciains.co.in	Orissa.
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@ciains.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@ciains.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@ciains.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@ciains.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@ciains.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@ciains.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@ciains.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 Buddh 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
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This Policy is subject to IRDA of India (Protection of Policyholder's 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.

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

“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 – 400013, Maharashtra, India

24X7 Toll Free No: 1800 266 7780 Fax: 022 6693 8170;

E-mail: customersupport@tataaig.com Website: www.tataaig.com

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UIN: IRDAN108RP0002V01200001