



## **Brochure**

### **Auto Secure Compulsory Personal Accident (Owner-Driver) – Motor Insurance Policies**

#### **Introduction**

Personal Accident Cover to Owner driver is provided to the Owner-Driver whilst driving the vehicle including mounting into/ dismounting from or travelling in the vehicle as a Co-driver. This policy is applicable for all vehicle owned by Insured & registered as Private Car/Two Wheeler or Commercial Vehicle.

Maximum capital Sum Insured under this coverage will be Rs.15 lacs.

The compensation shall be payable under only one of the items (i) to (iv) of the following table for bodily injury/death sustained by the owner-driver of the vehicle in direct connection with the vehicle insured caused by violent, accidental, external and visible means which independent of any other cause shall within six calendar months of such injury result in:

<b>Nature of injury</b>	<b>Scale of Compensation</b>
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent total disablement from injuries other than named above	100%

#### **Exclusions:**

The Company shall not be liable under this policy in respect of any accidental loss or damage and/or liability caused due to the following reasons:

1. Any accidental loss or damage and/or liability caused sustained or incurred outside the Geographical Area (India).
2. Any accidental loss or damage and/or liability caused sustained or incurred whilst the vehicle insured is
  - (a) being used otherwise than in accordance with the 'Limitations as to Use' or

- (b) being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause under vehicle insurance policy
3. a. any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.
- b. any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self sustaining process of nuclear fission;

**Cancellation:**

- a. The Company may cancel the policy by sending fifteen days notice by recorded delivery to the insured at insured's last known address and in such event will return to the insured the premium paid less the pro rata portion thereof for the period the policy has been in force unless the policy is cancelled on the grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation of the insured in which case the policy will be cancelled on 'ab-initio' basis with forfeiture of premium and non consideration of claim, if any.
- b. The policy may be cancelled at any time by the insured on fifteen days notice by recorded delivery and provided no claim has arisen during the currency of the policy, the insured shall be entitled to a return of premium less premium at the company's short period rates for cancellation happening in the running year and on basis of prorata for the remaining full policy years. Return of the premium by the Company will be subject to retention of the minimum premium of Rs. 100/- (or Rs.25/- in respect of vehicles specifically designed/modified for use by blind/handicapped/mentally challenged persons). Insured can cancel the policy on the following grounds :
- Double Insurance
  - Vehicle not in use anymore because of Total Loss or Constructive Total Loss
  - Vehicle is sold &/or transferred

**Cancellation premium retention grid:**

PERIOD	% OF ANNUAL PREMIUM TO RETAIN
Not exceeding 1 month	20%
Exceeding 1 month but not exceeding 2 months	30%
Exceeding 2 months but not exceeding 3 months	40%

Exceeding 3 months but not exceeding 4 months	50%
Exceeding 4 months but not exceeding 5 months	60%
Exceeding 5 months but not exceeding 6 months	70%
Exceeding 6 months but not exceeding 7 months	80%
Exceeding 7 months but not exceeding 8 months	90%
Exceeding 8 months	Full annual premium/ rate

### **Special Condition –**

Since a general Personal Accident cover also includes cover against motor accidents, if an owner-driver already has a 24-hour Personal Accident cover against Death and Permanent Disability (Total and Partial) for CSI of at least Rs.15 lacs, there is no need for a separate CPA cover to be taken.

### **Premium:**

The entire premium shall be paid in one installment on or before the date of inception of risk to comply the requirements of Section 64VB of Insurance Act, 1938.

The minimum premium to be retained for policy will be Rs.100/-

### **How do you lodge a claim with US?**

The insured / claimant will intimate claim to TATA AIG General Insurance Company Limited via -

- I. Call Centre:
  - Toll Free Number– 18002667780/ 1800 22 9966
  - Email - [general.claims@tataaig.com](mailto:general.claims@tataaig.com)
  - Website – [www.tataaig.com](http://www.tataaig.com)
  
- II. Insured or claimant shall furnish immediate loss details, which shall include details of the loss event, location of the loss and names and telephone numbers of contact personnel

Notice of claim must be given by you to us immediately after an actual or potential loss begins or as soon as reasonably possible after actual or potential loss begins.

This Policy is subject to IRDAI (Protection of Policyholder's Interests) Regulation, 2017.

### **Disclaimer: INSURANCE ACT 1938 Section 41 Prohibition of Rebates**

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”. This is a summary of the product features, exclusions, limitations and conditions For more details on benefits, exclusions, limitations, terms & conditions, please refer 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.

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