

Prospectus

Long Term Two Wheeler Package Policy - Add on covers

When you buy a vehicle you don't think much about the insurance. You end up accepting what is recommended to you. Think again. Because insuring with Tata AIG can give you suite of additional covers to meet your varied insurance needs apart from saving you from lot of bother when you need hassle-free service and quick insurance claim settlement.

Tata AIG brings to you add-on covers to enhance the coverage of your Long Term Two Wheeler Package Policy. Our value-added offering will give you extra assurance and peace of mind. Our various customized packages include add-on covers in addition to Long Term Two Wheeler Package Policy to provide you additional benefits.

- **Consumable Expenses**

- (IRDAN108RP0007V01201516/A0024V01201920)

- You are covered for consumables required to be replaced/replenished arising from an accident to the insured vehicle. Consumable for the purpose of this cover shall include engine oil, gear box oil, lubricants, nut & bolt, screw, distilled water, grease, oil filter, bearings, washers, clip, break oil and items of similar nature excluding fuel.

- Key Exclusions:**

- Any consumable not associated with admissible Own Damage claim under section I (Own Damage) of the policy.
 - If the damages to the vehicle are not covered under section I (Own Damage) of the policy.

- **Additional Third Party Property Damage Cover**

- (IRDAN108RP0007V01201516/A0026V01201920)

- It provides additional protection against third party property damage which is over and above what is covered under the policy. Maximum limit of one claim or series of claims arising out of one event /occurrence will be Rs15.lacs. This can be opted by you for any amount between Rs 50,000/- to Rs 15,00,000/- in a multiple of Rs 50,000/-

- For example - If customer wishes to opt for Rs.2,50,000/- as total Third Party Property Damage cover then we will provide Rs.1,50,000/- as addon cover and rate will be charged for Rs.1,50,000/- only.

- **Additional Personal Accident cover to unnamed persons**

- (IRDAN108RP0007V01201516/A0027V01201920)

- In the unfortunate event of an accident resulting into death and injury to any person driving the insured vehicle or travelling as pillion or side car passenger, they will get protection for an additional amount in addition to coverage provided under the policy. This additional Personal Accident cover can be opted for any amount between Rs.1 lakh to Rs.15 lakhs in a multiple of Rs 50,000/-.

- For example - If customer wishes to opt for Rs.2,50,000/- as total Personal Accident cover to unnamed passengers then we will provide Rs.1,50,000/- as addon cover and rate will be charged for Rs.1,50,000/- only.

Key Exclusions:

No compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to Intentional self injury suicide or attempted suicide physical defect or infirmity

- **Emergency Medical Expenses
(IRDAN108RP0007V01201516/A0025V01201920)**

In the unfortunate event of an accident, we will reimburse emergency medical expenses incurred for the treatment of bodily injury/ies sustained by driver/ pillion riders/side car passengers in a Hospital / Nursing Home and reasonable Ambulance charges for shifting injured from the site of accident to the hospital/ nursing home.

The sum insured opted for this add-on can be any amount between Rs 25000/- to Rs 1,00,000/- in a multiple of Rs 5000/-

Special Conditions:

Claim under this benefit will be admissible, only if the injury(ies) is/are sustained while travelling in the insured vehicle as a driver or occupant.

Key Exclusion:-

- Sickness, disease, or medical disorder not directly consequential to accident.
- Any psychosomatic disorders whether caused or accentuated by accident or otherwise.
- Any physiotherapy treatment.
- Any expense not supported by an original and valid bill / receipt and related prescription of the attending Medical Practitioner / Hospital / Nursing Home.
- Expenses, if the treatment has started after 5 days from the date of Accident
- Any expense arising or resulting from or traceable to intentional self injury, suicide or attempted suicide, physical defect or infirmity
- Any expense arising or resulting from or traceable to an accident happening whilst such person is under influence of intoxicating liquor or drugs

Cancellation:

Policy contains following cancellation condition.

The Company may cancel the policy by sending fifteen days notice by recorded delivery to the insured at insured's last known address on the grounds of misrepresentation, fraud, non- disclosure of material facts or non-cooperation. In the event of cancellation of this policy on the grounds of mis- representation, fraud, non- disclosure of material facts, the policy shall stand cancelled ab- initio and there will be no refund of premium. In the event the policy is cancelled on the grounds of non-cooperation of the insured then the premium shall be computed and retained in accordance with company's short period rate for the period the Policy has been in force.

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 the period the Policy has been in force.

Return of the premium by the company will be subject to retention of the minimum premium of Rs.400/Rs.600 for two/three year policy respectively (or Rs.100/- in respect of vehicles

specifically designed/modified for use by blind/handicapped/mentally challenged persons).

In case of total / constructive loss of insured vehicle policy will be cancelled and only third party premium for the full unexpired years shall be refunded.

Where the ownership of the vehicle is transferred, the policy cannot be cancelled unless evidence that the vehicle is insured elsewhere is produced.

- Cancellation of only add on cover is not permitted.

Claims

What should you do in the event of an accident?

- Please attend to bodily injury, if any
- Note the numbers of the other vehicle involved in the accident, if any
- Try to note the names and contact details of witness, if any
- Please immediately contact our **24*7 Helpline No. 1800 266 7780** in the event of any claim. Answer a few simple questions. Our Call Centre Executives are there to help. **OR SMS 'CLAIMS' to 5616181**
- Fill up the **Intimation cum Preliminary Claim Form** which is attached in policy booklet to keep your replies ready for the call centre
- In case of property damage, theft or bodily injuries claims, file a first information report with the police. In other circumstances, FIR is not necessary.

How do you lodge a claim with Us?

You need to first report the claim in case of an unfortunate accident. We offer you convenient and multiple ways to do that:

Call us at our 24*7 Helpline 1800 266 7780

Or SMS 'CLAIMS' to 5616181

Or Email- customersupport@tataaig.com

Notice of claim must be given by You to Us within 7 days after an actual or potential loss begins or as soon as reasonably possible and in any event not later than 30 days after actual or potential loss begins.

Please keep the following information ready when you call the call centre:

1. Your Contact Numbers
2. Policy Number
3. Name of Insured
4. Date & Time of loss
5. Location of loss
6. Nature of Loss
7. Place & Contact Details of the person at the loss location

Note: The above list is only indicative. You may be asked for additional documents. Do refer to the intimation cum preliminary claim form for more details required.

Our regional contact numbers:

Delhi: 011 66603500; Mumbai: 022 66939500; Bangalore: 080 66500001; Pune: 020 66014156; Chennai: 044 66841050; Hyderabad: 040 66629882; Ahmedabad: 079 66610201; Kolkata: 033 64509767

What are the documents required for smooth processing of your claim?

You or someone claiming on Your behalf shall provide Us with all documentation, medical records and information that We may request to establish the circumstances of the claim, its quantum or Our liability for the claim within 15 days of notice of claim to us. Failure to furnish such evidence within the time required shall not invalidate nor reduce any claim if You can satisfy us that it was not reasonably possible for You to give proof within such time. The Company may accept claims where documents have been provided after a delayed interval only in special circumstances and for the reasons beyond the control of the insured.

- Intimation cum Preliminary Claim form which is attached in policy booklet.
- In case of third party property damage or bodily injury claims, file a FIR with the police.
- Policy Document
- Self Certified Copies of Registration Certificate of vehicle & Driving License
- Original Hospital Bills/ Cash Memos/ Receipts of all medical expenses incurred for treatment of injury.
- Discharge Summary if there is hospitalization.
- Attested copy of Death Certificate in case of death.
- Medical report from attending specialist doctor including Death Summary in case of hospitalization.
- Attested copy of disability certificate from the specialist treating doctor stating percentage of disability.
- Attested copy of FIR / Panchanama / Inquest Panchanama.
- Attested copy of Post Mortem Report (only if conducted).
- Any other document(s) as requested by Claims Department which is/are relevant to the coverage under the policy.
- If claim amount > 1 Lakh, KYC Documents such as Pan Card Copy, Address Proof, one Passport color photo of claimant.
- Complete medical records/reports including investigation /Lab reports (X-Ray ,MRI etc) in case of disability claim. Company at its own expense, shall have the right and opportunity of Your medical examination through its appointed agents whose details will be notified to You when and as often as company may reasonably require during the pendency of a claim hereunder, and also the right and opportunity to arrange for a post mortem examination report, if conducted, on Your body as permitted by law. Your or Your estate's compliance with the need for such examination is a condition precedent to establishing liability under the Policy.

Note: Above mentioned documents are primary documents which need to be provided at the time of claim. Other documents can be called for as per the treatment undergone.

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

Disclaimer:

This is only a summary of the product features. The actual benefits available are as described in the policy, and will be subject to the policy terms, conditions and exclusions. Please seek the advice of your insurance advisor if you require any further information or clarification.

"Insurance is the subject matter of the solicitation". For more details on benefits, exclusions, limitations, terms & conditions, 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.

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.

Tata AIG General Insurance Company Ltd.

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

Visit us at www.tataaig.com / Toll Free Number: 1800 266 7780 / Tolloed 022-66939500

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