



Brochure

Private Car Add on Covers for the main products

Auto Secure - Private Car Package Policy, Bundled Auto Secure - Private Car Policy (1 Year Term for Own Damage & 3 Years for Third Party) and Auto Secure - Standalone Own Damage Private Car Policy

Give your Vehicle the care it deserves. Your personal car is not only a high value possession but a necessity also. Apart from comfort & exclusiveness it gives freedom to your movement whether for your day-to-day work or going for a long drive with your family. Unforeseen accidents do lead to damage resulting in huge expenses. Why to worry about such expenses when you have the **Private Car Add Ons** from Tata AIG General Insurance Company Limited which, if opted, will enhance the coverage under the policy by giving you maximum convenience by covering the unseen costs as well:

Reinstate Cover

(Reinstate Cover- Private Car Bundled - UIN: IRDAN108RP0006V02201819/A0004V01202425,
Reinstate Cover - Private Car Annual Package - UIN: IRDAN108RPMT0002V02200001/A0003V01202425
Reinstate Cover - Private Car SAOD - UIN: IRDAN108RPMT0001V02201920/A0005V01202425)

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

What is Covered:

We will pay you for the cost of repair to any one Panel of your vehicle provided that,

- the accidental damage to the Panel has occurred during the policy period caused by perils specified under section 1 of the base policy but could not be reported as per base policy condition immediately after the damage to the Panel for any reason.
- such earlier damage to the Panel is being reported later along with the subsequent Own damage claim under section I of the base policy which is admissible under the base policy.
- such damage to the Panel can be repaired without replacement of any part.
- Our liability is restricted to repair of one Panel only and upto the sum insured of this add on cover.

Special Condition:

- Compulsory deductible and depreciation shall not be applied on claims under this add on cover.
- Damages covered under this add-on shall be payable independent of Own Damage claim under the base Policy.
- Only one claim will be payable under this add on cover during the policy period.
- the panel is repaired at any of our Authorized Garage/Authorized workshop/Authorized service station.

What is not Covered:

We shall not indemnify You in respect of-

- Cost of replacement of parts and stickers, logo, emblems and similar such items.

- If vehicle is not repaired at Authorized Garage/ Authorized workshop/ Authorized service station.

Subject otherwise to terms, conditions, limitations and exceptions of the policy

As per Chapter 7 of IRDAI (protection of Policyholder's Interests, Operations and Allied Matters of Insurers) Regulations, 2024.

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”. For more details on benefits, exclusions, limitations, terms & conditions, please refer sales brochure/ policy wordings 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

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

Auto Secure - Private Car Package Policy - IRDAN108RPMT0002V02200001

Bundled Auto Secure - Private Car Policy (1 Year Term for Own Damage & 3 Years for Third Party): IRDAN108RP0006V02201819

Auto Secure – Standalone Own Damage Private Car Policy: IRDAN108RPMT0001V02201920