

Customer Information Sheet/Know Your Policy

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause No.															
1.	Name of Insurance Product	Auto Secure - Commercial Vehicle Package Policy - Passenger Carrying Vehicle																
2.	Unique Identification Number (UIN) allotted by IRDAI	IRDAN108RPMT0077V03201819																
3.	Structure	Basis of Sum Insured: Indemnity																
4.	Interests Insured	Commercial Vehicle - Passenger Carrying Vehicle																
5.	Sum Insured / Motor Insured Declared Value Scope	<p>Section I - Loss Of Or Damage To The Vehicle Insured:</p> <p>The IDV (Insured Declared Value) of the vehicle (and any fitted accessories) is based on the manufacturer's listed selling price of the brand and model at the start of insurance or renewal, adjusted for depreciation. For vehicles over 5 years old and obsolete models, the IDV is determined by agreement between the Insurer and Insured.</p> <p>The IDV is considered the 'Market Value' throughout the policy period without further depreciation for Total Loss (TL) or Constructive Total Loss (CTL) claims. In accordance with the policy's terms and conditions, a vehicle is considered a CTL if the cost of retrieval and/or repair exceeds 75% of its IDV.</p> <p>Illustration - IDV Calculation</p> <table border="1"> <tbody> <tr> <td>A</td> <td>Ex-showroom price (as on date of purchase)</td> <td>₹1,00,000</td> </tr> <tr> <td>B</td> <td>Age of the Vehicle</td> <td>1 year</td> </tr> <tr> <td>C</td> <td>Year of Registration</td> <td>May, 2023</td> </tr> <tr> <td>D</td> <td>Proposed Policy inception date/month</td> <td>June, 2024</td> </tr> <tr> <td>E</td> <td>Depreciation as per scale (Vehicle is >1 year and < 2years)</td> <td>20%</td> </tr> </tbody> </table>	A	Ex-showroom price (as on date of purchase)	₹1,00,000	B	Age of the Vehicle	1 year	C	Year of Registration	May, 2023	D	Proposed Policy inception date/month	June, 2024	E	Depreciation as per scale (Vehicle is >1 year and < 2years)	20%	Section I - Loss of or Damage to The Vehicle Insured
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TATA AIG GENERAL INSURANCE COMPANY LIMITED

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

24*7 Toll free No.: 1800 266 7780 • Email: customersupport@tataaig.com • Website: www.tataaig.com • IRDA of India Registration No.: 108

CIN: U85110MH2000PLC128425 • Auto Secure - Commercial Vehicle Package Policy - Passenger Carrying Vehicle UIN: IRDAN108RPMT0077V03201819

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause No.																					
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6.	Policy Coverage	<p>1. Loss or Damage to Insured Vehicle The Company will cover losses caused to the vehicle and/or its accessories while fitted on the vehicle due to:</p> <ul style="list-style-type: none"> (i) Fire, explosion self-ignition or lightning; (ii) Burglary, housebreaking or theft; (iii) Riot and strike; (iv) Earthquake (Fire and Shock Damage); (v) Flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost; (vi) Accidental external means; (vii) Malicious act; (viii) Terrorist activity; (ix) Whilst in transit by road rail inland - waterway lift elevator or air; (x) Landslide, rockslide 	Section I – Loss of or Damage to The Vehicle Insured																					

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause No.
		<p>2. Liability To Third Parties</p> <p>The Company will indemnify against legal liabilities with respect to the following arising out of accident of Insured Vehicle:</p> <ul style="list-style-type: none"> a) Death of or bodily injury to any person caused by or arising out of the use (including the loading and/or unloading) of the vehicle. b) Damage to property caused by the use (including the loading and/or unloading) of the vehicle. 	Section II – Liability to Third Parties
		<p>3. Towing Disabled Vehicles</p> <p>The policy will be operative while the Insured Vehicle is being used to tow any one disabled mechanically propelled vehicle, and indemnity provided by Section II of the policy's will be extended, subject to its terms and limitations, to cover liability in relation to such a Towed Vehicle; Provided always that.</p> <ul style="list-style-type: none"> a) Such Towed Vehicle is not towed for reward b) The Company shall not be liable by reason of this Section of this Policy in respect of damage to such Towed Vehicle or property being conveyed thereby. 	Section III – Towing Disabled Vehicles
		<p>4. Personal Accident Cover for Owner-Driver (if opted and shown in the Policy Schedule)</p> <p>The Company will compensate for bodily injury/ death sustained by the Owner-Driver of the vehicle up to ₹15 lakhs during any one period of insurance.</p>	Section IV - Personal Accident Cover For Owner-Driver

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7.	Available Add on for the said Product	<p>The below add-ons shall be applicable (if opted by you and mentioned in the Policy Schedule)</p> <ol style="list-style-type: none"> 1. Depreciation Reimbursement: The Company will reimburse you twice throughout the Period of Insurance for the amount of depreciation deducted from the value of parts replaced under an Own Damage claim. 2. Loss of Income: If an Insured Vehicle is involved in an accident and needs to be repaired due to a covered peril mentioned in Section I of the policy, the Company will reimburse the amount specified in the Schedule for loss of income. Payment terms are as follows: 20 days for claims other than Total Loss, which includes theft and Constructive Total Loss, and 30 days for claims involving Total Loss, which includes theft and Constructive Total Loss. 3. EMI Protector: As long as the Insured Vehicle is damaged by a covered peril listed in Section I of the policy and the extent of the damage is such that the actual repair time is more than 7days, as certified by the Surveyor appointed to assess the loss, the Company will pay the Equated Monthly Installment (henceforth referred to as EMI), payable by You to the financial institution shown in the Policy Schedule during the period the Insured Vehicle is in the garage for repair. Our liability will be limited to maximum 2 months EMI or Sum Insured as mentioned in the Schedule, whichever is less. 4. Repair of Glass, Fiber, Plastic & Rubber Parts: A claim for only glass/ plastic/ rubber/ fiber part where you opt for repairs rather than replacement, at our authorized workshops/dealers/service stations will not 	

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		<p>affect your No Claim Bonus.</p> <p>5. Additional Third-party Property Damage Cover: If damage to property is caused exclusively and directly by an accident involving the Insured Vehicle, the Company will pay for damage to property other than your own or that is in your trust, custody, or control up to the maximum amount specified in your schedule. The above limit is in respect of any one claim or series of claims arising out of one event/occurrence in excess of maximum limit of liability covered under Section II of the policy.</p> <p>6. Engine Secure: This covers repair and replacement expenses for damage to internal parts of the engine, gearbox, transmission, or differential assembly due to water ingress or lubricating oil leakage from the engine or assembly, excluding fuel.</p> <p>7. Consumable Expenses: The company will pay the cost of consumables, such as engine oil, gearbox oil, lubricants, nut & bolt, and items of similar nature excluding fuel, required to be replaced/replenished arising from an accident to the insured vehicle.</p> <p>8. No Claim Bonus Protection Cover: If you file for a claim, you forego on your No Claim Bonus (NCB), but with No Claim Bonus Protection Cover your NCB will be intact subject to 2 or more than 2 claim free preceding years, provided not more than 1 Own Damage claim is registered in the current period of insurance.</p>	

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		<p>9. Emergency Medical Expenses: The Company will cover emergency medical expenses for treatment of bodily injuries sustained by you, the driver, or occupants while mounting, dismounting, driving, or traveling in the Insured Vehicle. The injuries must be caused by violent, accidental, external, and visible means, with treatment taken in a hospital or nursing home.</p> <p>10. Return to invoice: The Company will pay the Financial shortfall between Insured's Declared Value (IDV) of the Insured Vehicle and On-road price of a new vehicle of similar make and model published by manufacturer/dealer' upon lost or stolen vehicle/total loss. On-road price includes registration fees, road tax & Insurance charges.</p> <p>11. Loss of Personal Belongings: The Company will cover loss or damage to your personal belongings and those of your family members if they were in the vehicle when it was damaged or lost. This coverage applies to losses caused by the perils listed in Section 1 of the policy.</p> <p>12. Key Replacement: The Company will reimburse you for the cost of replacing your vehicle keys which are lost or stolen. In case your vehicle is broken into, then the Company will reimburse you for the cost of replacing your locks and keys including the labor cost for replacing the lock.</p> <p>13. Emergency Transport & Hotel Expenses: If the Insured Vehicle is immobilized due to an accident by any peril under Section I, the Company will pay towards the cost of overnight stay and taxi charges for returning</p>	

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		<p>back to your residence or the nearest city you were travelling to.</p> <p>14. Additional Personal Accident Cover to Owner Driver: For bodily injuries sustained by you in direct connection with the Insured Vehicle, or while mounting and dismounting from, driving, or traveling in the Insured Vehicle and caused by violent, accidental external and visible means, the Company shall compensate you on the predefined scale.</p> <p>15. Additional Personal Accident Cover to Employee of the Insured, Driver and Unnamed Passengers: When an employee of the insured, the driver, or an unnamed passenger sustains bodily injury while mounting and dismounting from the Insured Vehicle, while driving or traveling in the Insured Vehicle, or road rage and is caused by violent, accidental, external, and visible means, the Company will compensate according to the scale provided.</p> <p>16. Additional Towing Charges: If an Insured Vehicle becomes disabled due to any loss or damage covered by Section I of the policy, the Company will compensate you for the expense of having it towed to the nearest garage or service station.</p> <p>17. Tyre Secure: The Company will cover expenses for repair and/or replacement of tyres and tubes arising out of Accidental Loss or Damage.</p> <p>18. Road Side Assistance: This cover provides assistance in case of an accident or breakdown, including repairs and towing. Services include flat tyre and battery repair, on-the-spot repairs, spare key retrieval,</p>	

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		<p>fuel delivery, emergency towing, SMS relays, taxi support for continuation/return journeys, hotel accommodation, and pickup of the repaired vehicle.</p> <p>19. Rim Guard: The Company will pay for the loss or damage to the wheel rim(s) if the same is physically damaged or warped as a result of a blowout or as a result of it being driven over potholes or other road debris. The benefits under this cover can be utilized only for a maximum of 4 wheel rim(s) during the policy period.</p> <p>20. Electric Surge Secure: This covers against loss or damage to Electric vehicle including Charging equipment due to Arcing, self-heating, leakage of electricity, short circuiting damage due to ingress of water.</p> <p>21. Depreciation Reimbursement - Battery: The Company will pay you the amount of depreciation deducted on the value of the battery replaced under Own Damage claim, lodged under Section 1 (Loss of or Damage to the Insured Vehicle) of the policy. The Company will pay the number of claims as mentioned in the Policy Schedule during the policy period.</p> <p>Add-On Limits and Deductibles</p> <table border="1"> <thead> <tr> <th data-bbox="509 1621 568 1700">Sr. No</th> <th data-bbox="572 1621 804 1700">Add-On</th> <th data-bbox="809 1621 1062 1700">Sum Insured/ limits (in ₹)</th> <th data-bbox="1067 1621 1262 1700">Deductible</th> </tr> </thead> <tbody> <tr> <td data-bbox="509 1706 568 1827">1.</td> <td data-bbox="572 1706 804 1827">Repair of Glass, Fiber, Plastic & Rubber Parts</td> <td data-bbox="809 1706 1062 1827">-</td> <td data-bbox="1067 1706 1262 1827">-</td> </tr> <tr> <td data-bbox="509 1834 568 1912">2.</td> <td data-bbox="572 1834 804 1912">Key Replacement</td> <td data-bbox="809 1834 1062 1912">25,000/65,000</td> <td data-bbox="1067 1834 1262 1912">-</td> </tr> </tbody> </table>	Sr. No	Add-On	Sum Insured/ limits (in ₹)	Deductible	1.	Repair of Glass, Fiber, Plastic & Rubber Parts	-	-	2.	Key Replacement	25,000/65,000	-	
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		(Please refer to applicable Policy Clause Number in next column)				
		3.	Loss of Income	20 days, Total Loss	3 Wheeled - Time excess - 3 days Other than 3 Wheeled - Time excess - 5 days	
		4.	EMI Protector	Repair time has to be minimum 7 days Maximum for 2 months	-	
		5.	Emergency Transport & Hotel Expenses	10,000/50,000	-	
		6.	Loss of Personal Belongings	10,000/50,000	First Rs. 250 of each and every claim	
		7.	Road Side Assistance	-	-	
		8.	Depreciation Reimbursement	IDV	-	
		9.	Consumable Expenses	IDV	-	
		10.	Return to invoice	Difference between IDV and on-road price of new vehicle including Registration fees, road tax and insurance charges	-	
		11.	Electric Surge Secure	IDV	-	
		12.	No Claim Bonus Protection Cover	-	-	

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		13.	Additional Third-party Property Damage Cover	1,00,000 to 25,00,000 (in multiples of 50,000)	-	
		14.	Engine Secure	IDV	a. No deductible b. With deductible i. Repair case: 5% claim amount ii. In case of Replacement: 10% on claim amount	
		15.	Additional Towing Charges	5,000 to 50,000 (in multiples of 5,000)	-	
		16.	Emergency Medical Expenses	25,000 to 1,00,000 (in multiples of 5,000)	-	
		17.	Depreciation Reimbursement - Battery	IDV	Zero Deductible/ 5% of claim amount and minimum of ₹500 for each and every claim	
		18.	Additional Personal Accident Cover to Owner Driver	maximum cover for ₹40 lakhs including as opted by insured	-	
		19.	Additional Personal Accident Cover to Employee of the Insured,	Maximum cover for ₹25 Lakhs including standard coverage of	-	

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			Driver and Unnamed Passengers	₹2 Lakh, as opted by Insured	
		20.	Rim Guard	Sum Insured of ₹25,000 per rim	-
		21.	Tyre Cover	IDV	-
		For complete list of detailed terms, exclusions & conditions, please refer policy wordings.			
8.	Loss Participation	Compulsory Deductible under 'Loss of or Damage to The Vehicle Insured': 1. <=1500CC: ₹1000 2. > 1500CC: ₹2000			Section I – Loss of or Damage to The Vehicle Insured – Auto Secure Endorsements
9.	Exclusions	<ol style="list-style-type: none"> Any accidental loss or damage and/or liability caused sustained or incurred outside the Geographical Area. Any claim arising out of any contractual liability; Any accidental loss or damage and/or liability caused sustained or incurred whilst the Vehicle Insured herein is being used otherwise than in accordance with the 'Limitations as to Use' or 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. Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss. Any liability of whatsoever nature directly or indirectly caused by or contributed to by or 			General Exclusions

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		<p>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;</p> <p>6. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material;</p> <p>7. The Company will not cover any accidental loss, damage, or liability caused directly or indirectly by war, invasion, acts of foreign enemies, hostilities (whether before or after a declaration of war), civil war, mutiny, rebellion, military or usurped power, or any consequences of these events. In the event of a claim, the Insured must prove the loss or damage arose independently of these occurrences. Without such proof, the Company is not liable for the claim.</p> <p>8. DEDUCTIBLE: The Company shall not be liable for each and every claim under Section - I (Loss of or Damage to the Vehicle Insured) of this Policy in respect of the deductible stated in the Schedule.</p>	
10.	Special Conditions and Warranties (if any)	<p>1. Depreciation Reimbursement:</p> <p>a. A claim where replacement of any part is not involved and no depreciation is deducted under own damage claim, will not be considered as claim under this cover.</p> <p>b. Vehicle is repaired at any of our Authorised Garage/ Authorised workshop/ Authorised service station.</p>	

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		<p>2. Return to Invoice</p> <p>a. The finance company/bank whose interest is endorsed on the policy must agree in writing.</p> <p>3. Engine Secure</p> <p>Claim under this endorsement will be admissible only if -</p> <p>a. In case of water damage, there is and evidence of vehicle being submerged or stopped in water logged area.</p> <p>b. In case of leakage of lubricating oil, there is visible evidence of accidental damage to engine or respective assembly.</p> <p>c. Vehicle is transported/towed to garage within 2 (Two) days of water receding from the water logged area.</p> <p>4. Tyre Secure</p> <p>a. By paying the necessary premium, a replaced tyre can be covered by endorsement in the event that a claim is preferred under the terms of the coverage.</p> <p>b. All claims must be made within 3 working days of damage.</p>	
11.	Admissibility of Claim	<p>1. You shall take all reasonable steps to safeguard the Vehicle Insured from loss or damage and to maintain it in efficient condition.</p> <p>2. 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.</p> <p>3. In the event of any accident or breakdown, the Vehicle Insured shall not be left unattended without proper precautions being taken to prevent further damage or loss. If the Insured Vehicle is driven before the required repairs</p>	

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		<p>are made, any further damage or extension of the damage will be at your own risk.</p> <p>4. If the claim is for theft, Insured should report to the Police as well as Insurer within 48 hrs from theft and obtain an FIR or a written acknowledgement from the Police authorities.</p> <p>5. The Company shall not cover claims wherein such loss or damage is arising or resulting from or traceable to intentional self-injury, suicide or attempted suicide physical defect or infirmity.</p> <p>6. The Company shall not cover any expense arising or resulting from or traceable to an accident happening whilst You are under the influence of intoxicating liquor or drugs.</p> <p>Sample Claims Calculation:</p> <table border="1"> <tr> <td>A</td> <td>Gross Assessed Liability</td> <td>₹10,000</td> </tr> <tr> <td>B</td> <td>Less: Depreciation (if applicable)</td> <td>(₹2,000)</td> </tr> <tr> <td>C</td> <td>Net Assessed Liability (A-B)</td> <td>₹8,000</td> </tr> <tr> <td>D</td> <td>Less: Compulsory Deductible</td> <td>(₹2,000)</td> </tr> <tr> <td>E</td> <td>Net payable amount (C-D)</td> <td>₹6,000</td> </tr> </table>	A	Gross Assessed Liability	₹10,000	B	Less: Depreciation (if applicable)	(₹2,000)	C	Net Assessed Liability (A-B)	₹8,000	D	Less: Compulsory Deductible	(₹2,000)	E	Net payable amount (C-D)	₹6,000	
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12.	Policy Servicing - Claim Intimation and Processing	<p>The Insured / Claimant may intimate claim to TATA AIG via-</p> <ul style="list-style-type: none"> Website - www.tataaig.com TATA AIG App - Download our customer app from Play store (Android and IOS users) WhatsApp - Send "Hi" on "9136160375" Email - general.claims@tataaig.com <p>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. If the claim is for theft, Insured should report to the Police as well as</p>																

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		<p>Insurer within 48 hrs from theft and obtain an FIR or a written acknowledgement from the Police authorities.</p> <p>Please keep the following information ready when you call the call centre:</p> <p>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. Contact Details of the person at the loss location, 8. Location of damaged Vehicle</p> <p>Note: The above list is only indicative. You may be asked for additional information.</p> <ul style="list-style-type: none"> • Details of designated Company Officials to be contacted in time of claim <p>Once the claim is registered, SMS/Email/WhatsApp communication is sent to Insured on the mobile number/email ID registered in policy providing the name and contact details of Company Official to be contacted for any concerns/queries regarding the claim.</p> <ul style="list-style-type: none"> • Details of procedure to be followed for Cashless service as well as for reimbursement of claim <ul style="list-style-type: none"> • Intimation of claim to TATA AIG through various mediums available • First contact team connects with Insured to confirm workshop location and confirm if the vehicle is placed for repairs • Appointment of surveyor by TATA AIG • Documents are verified by the surveyor, and if all documents are in order, repair approval is shared immediately. • Once the repair works are completed by 	

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		<p>the workshop, re-inspection of the vehicle may be carried out, if required.</p> <ul style="list-style-type: none"> • Upon submission of repair invoice to TATA AIG in case of Cashless claims, delivery order is shared with workshop, post which Insured can take delivery of vehicle. • In case of reimbursement claims, Insured will have to submit repair invoice in original and a copy of cancelled cheque to TATA AIG • Claim payment is done through NEFT within 7 days from receipt of all relevant documents. • Turn Around Time (TAT) for claims settlement All claims shall be settled within 7 working days of the receipt of all relevant documents, including original bills & clarifications, if any. • Escalation Matrix when TAT is not satisfied 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, the Company 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, the Company will send you our response within a period 	

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		<p>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 (https://www.ciains.co.in/Ombudsman).</p>	
13.	Grievance Redressal and Policyholders Protection	<p>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:</p> <p>Email us at customersupport@tataaig.com</p> <p>Write to: Customer Support, TATA AIG General Insurance Company Limited Peninsula Business Park, Tower A, 15th Floor, Ganpatrao Kadam Marg, Lower Parel, Mumbai- 400 013, Maharashtra, India</p> <p>Visit the Servicing Branch mentioned in the Policy Document</p> <p>Nodal Officer</p> <p>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, the Company 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, the Company will inform you of the same through an interim reply.</p> <p>Grievance Redressal Procedure:</p> <p>Our grievance redressal procedure and details about ombudsman are available at the company website www.tataaig.com</p>	

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		Grievance may also be lodged at IRDAI Integrated Grievance Management System (https://bimabharosa.irdai.gov.in/)	
14 .	Obligations of the Policyholder	<ol style="list-style-type: none"> 1. You are advised to go through the Policy Schedule cum Certificate of Insurance which is issued based on information and declaration provided by you. 2. Transcript of Information & Declaration is also provided to enable you to go through the same again and if any error/ discrepancy is found in respect of Vehicle details or any other information provided by you, it should be brought to our notice within 15 days of receipt of this policy for necessary correction along with the supporting documents, otherwise it will be deemed to be correct. 3. Please note that any fraud will lead to cancellation of Policy ab initio with non-consideration of claim, if any. 4. Further, non-disclosure of material facts may impact the claim settlement. Material facts include Vehicle details such as Class of Vehicle, Cubic Capacity, Make, Model, Variant. 	

Disclaimer: For more details on benefits, exclusions, limitations, terms & conditions, please refer to the policy wordings on www.tataaig.com carefully. The trade logo displayed above belongs to TATA Sons Private Limited and AIG and is used by TATA AIG General Insurance Company Limited under License.

TATA AIG GENERAL INSURANCE COMPANY LIMITED

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 CIN: U85110MH2000PLC128425 • Auto Secure - Commercial Vehicle Package Policy - Passenger Carrying Vehicle UIN: IRDAN108RPMT0077V03201819