Auto Secure – Drive Protect Policy

Customer Information Sheet

This document provides key information about your Policy. You are also advised to go through your Policy document

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause No.
1.	Name of the Insurance Product/Policy	Auto Secure - Drive Protect Policy	N/A
2.	Unique Identification Number (UIN) allotted by IRDAI	IRDAN108RPMT0038V01202627	N/A
3.	Structure	Basis of Sum Insured: Indemnity	N/A
4.	Interests Insured	Insured Person / Driver / Occupants	Policy Schedule
5.	Sum Insured	**Section II.A – Key Replacement:** • ₹5,000 to ₹1,00,000 (In multiples of ₹1,000) **Section II.B – Wall Charger Protect:** • ₹1,000 to ₹1,00,000 (in multiples of ₹1,000) **Section II.C – Accidental Medical Expenses:** • ₹5,000 to ₹5,00,000, (in multiples of ₹5,000)	Section II
6.	Policy Coverage	**Section II.A – Key Replacement** **Section II.B – Wall Charger Protect** **Section II.C – Accidental Medical Expenses** For detailed Coverages and its Exclusions, Policy Terms and & Conditions, please refer to the Policy Wordings available on our website www.tataaig.com.	Section II
7.	Add-on Cover	Not applicable under this Policy	N/A
8.	Loss Participation	Not applicable under this Policy	N/A

Auto Secure – Drive Protect Policy

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause No.
9.	Exclusions	1. Any expense arising or resulting from or traceable to an Accident happening whilst under the influence of intoxicating liquor or drugs. 2. Any accidental loss or damage and/or liability caused sustained or incurred outside the Geographical Area (India). 3. Any Claim arising out of any contractual liability; 4. Any accidental loss or damage and/or liability caused sustained or incurred whilst the vehicle is: • Being used otherwise than in accordance with the 'Limitations as to Use' as stated under vehicle Insurance Policy 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 under vehicle Insurance Policy. 5. 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. 6. Any accidental loss or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material; 7. Any accidental loss and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any Claim hereunder The Insured shall prove that the accidental loss or damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a Claim. For detailed list of Exclusions and Terms and Conditions, please refer to the Policy Wordings available on our website **www.tataaig.com**	General Exclusions
10.	Special Conditions and Warranties (if any)	Not applicable under this Policy	N/A

Auto Secure – Drive Protect Policy

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause No.
11.	Admissibility of Claim	1. You shall take all reasonable steps to safeguard the covered asset. 2. The date of loss should be within the Cover Period unless otherwise provided. 3. 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. 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. 5. The Company will not pay Claims if the loss or damage can be linked to intentional self-injury, suicide or attempted suicide physical defect or infirmity. 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.	
12.	Policy Servicing – Claim intimation and Processing	The Insured / claimant may intimate Claim to TATA AIG via: • 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** Please keep the following information ready when you call the call centre: 1. Your Contact Numbers 2. Policy Number 3. Name of Insured 4. Nature of Loss **Note:** The above list is only indicative. You may be asked for additional information. • Details of designated Company officials to be contacted in time of Claim. 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. • Details of procedure to be followed for cashless service as well as for reimbursement of Claim. • Intimation of Claim to TAGIC through various mediums available (Website – **www.tataaig.com**, TATA AIG App, WhatsApp - Send "Hi" on "**9136160375"**, 24/7 Customer Support No.: **022 6489 8282,** TATA AIG Customer App on Google play & Apple store).	

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause No.
		• First contact team connects with Insured to confirm workshop location and confirm if the vehicle is placed for repairs • Deputation of surveyor by TAGIC • Documents are verified by the surveyor, and if all documents are in order, repair approval is shared immediately. Tentative list of documents is noted below: a. Claim Form (in prescribed format duly filled and signed). b. Purchase invoice or other proof establishing ownership of the charger and its linkage to the Vehicle . c. Driving license of the person driving the vehicle at the time of accident. (Self-Attested by Insured/verification when required). d. FIR, police report, Fire Brigade report, non-traceable report or electrical inspection report, depending on the nature of loss. e. Repair Bills/Supporting Documents & receipts post repair. We may ask for additional information/documents for verification of facts related to your Claim, if required: • Once the repair works are completed by the workshop, re-inspection of the vehicle may be carried out, if required. • Upon submission of repair invoice to TAGIC 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 TAGIC • 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 timelines prescribed by IRDAI from date of receipt of all relevant documents, including original bills & clarifications, if any. • Please find below the escalation matrix in case TAT is not satisfied.	
13.	Grievance Redressal and Policyholders Protection	At TATA AIG, we strive to provide the best service to our customers. If you're not satisfied and wish to lodge a complaint, please call our 24/7 Customer Support No.: **022 6489 8282**, or email us at customersupport@tataaig.com. We will investigate and respond within the regulatory turnaround time (TAT).	

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		Escalation Level 1: If you do not receive a response or are not satisfied with the resolution, please contact us at manager.customersupport@tataaig.com. **Escalation Level 2:** If you still need assistance, reach out to the Head of Customer Services at head.customerservices@tataaig.com. We will provide our final response within the regulatory TAT. If you're still not satisfied after this process, you may approach the Insurance Ombudsman of concerned jurisdiction. You can also lodge a grievance on the Bima Bharosa Grievance Redressal Portal: https://bimabharosa.irdai.gov.in/ **Grievance Redressal Procedure:** Our grievance redressal procedure and details about ombudsman are available at the Company website www.tataaig.com.	
14.	Obligations of the Policyholder	1. Please go through the Policy Schedule / Certificate which is issued based on information and declaration provided by you. 2. Please note that any fraud will lead to cancellation of Policy ab initio with non-consideration of Claim, if any. 3. Further, non-disclosure of material facts may impact the Claim Settlement. "Material facts" for the purpose of this Policy shall mean all relevant information which will enable Us to take informed decision in the context of underwriting the risk.	

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Declaration by the Policyholder:

I have read the above and confirm having noted the details.

Place: _____ **Date:** _____

Signature of the Policyholder: _____

Note: In the event of no response from your end within 15 days of this Customer Information Sheet Receipt, it will be deemed that you have read the aforementioned document and confirmed having noted the details. (https://www.tataaig.com/downloads)

Legal Disclaimer Note: The information must be read in conjunction with the Policy document. In case of any conflict between the CIS and the Policy document, the terms and conditions mentioned in the Policy document shall prevail.

Disclaimer: Insurance is the subject matter of the solicitation. For more details on benefits, exclusions, limitations, terms & conditions, please read the Policy Wordings carefully, available on our website www.tataaig.com before concluding a sale. Trade logo displayed above belongs to Tata Sons Private Limited and AIG and used by TATA AIG General Insurance Company Limited under License.