Auto Secure Liability Only Policy

Motor Assistance Services Add-On

(UIN: IRDAN108RP0008V01200001/A0037V01202627)

The Add-On provides assistance services in the event that the Insured Vehicle is immobilized due to a breakdown, accident, or other covered event, subject to the terms, conditions, and limits specified herein and in the Policy Schedule.

I. Definitions:

a. **We, Us, Our** means the TATA AIG General Insurance Co. Ltd.
b. **You, Your, Yourself** - Means or refers to the person or persons described in the Schedule as the Insured. In case schedule refers to an entity other than individual, then representative, of such an entity would be deemed as You, Your, Yourself.
c. **Base Policy**: Policy to which this add-on is attached
d. **Policy Year** means a period of twelve consecutive months beginning from the date of commencement of the Period of insurance and ending on the last day of such twelve-month period. For the purpose of subsequent years, Policy Year shall mean a period of twelve months commencing from the end of the previous Policy Year and lapsing on the last day of such twelve-month period or date of expiry of Period of Insurance whichever is earlier
e. **Service Provider** - means the providers empanelled and engaged by Us for arranging/providing services under this add-on. The contact details of such service providers shall be specified by Us in the Policy Schedule.
f. **Breakdown** – Mechanical, electrical, or electronic failure of any part of the Insured Vehicle that renders it immobilized or unfit for driving.
g. **Immobilized/ Immobilization** - A state where the Insured Vehicle cannot be driven due to breakdown or accident. Vehicles under routine maintenance or repair are not considered immobilized.

II. General Conditions

a. The Services will be provided on a best effort basis, subject to regulations in force locally.
b. We shall not be liable for any direct, indirect, consequential, or incidental loss, damage, cost, claim, or expense arising out of any act, error, delay, negligence, or deficiency in the services provided by the service provider.
c. Any advice, recommendation or suggestion made by Service Provider shall be solely based on the information and documentation provided by You to such service professional. We shall not be liable towards any loss or damage (immediate or consequential) arising out of or in relation to any opinion, advice, actual or alleged errors and omissions made by the Service Provider.
d. In case We or the Service Provider fails to provide any of the services as mentioned in this Policy or is unable to implement, in whole or in part due to Force Majeure, change in law, rule or regulations which affects the Services, or if any regulatory or

governmental agency having jurisdiction over a party takes a position which affects the services , then the Services' suspended, curtailed or limited performance shall not constitute Breach of Contract and we or the Service Provider shall have no liability whatsoever including but not limited to any loss or damage resulting therefrom

e. The above-mentioned services, as applicable are purely on referral or arrangement basis, We/ our Service Provider shall not be responsible for any third-party expenses incurred and it shall be the responsibility of the Insured.
f. For "Load Transfer", "Missed Travel Assistance":
   Our/ Service Provider's role shall end as soon as contact details are provided to the Insured. In case such services are not available in that area, We/ Service Provider shall not be held responsible in any manner, whatsoever. We/ Service Provider shall not be held responsible for quality of services.
g. If Your Insured Vehicle is immobilized due to breakdown or accident, and is eligible for services, but You do not get the eligible assistance as mentioned in the Policy Schedule, then:
   i. You will be reimbursed the costs incurred for towing the Insured Vehicle to the nearest garage not exceeding Rs.6,500 (for Private Car/ Commercial Vehicle)/ Rs.2000 (for Two-Wheeler) per event for towing (as under Section II and III) or
   ii. Rs.250/- per event for other services (under Section A, C-G as opted and mentioned in the Policy Schedule).
   iii. The reimbursement for such event will be made based on submission of invoice and subject to Policy terms and conditions.
h. The services shall be availed solely at Your discretion and are not mandatory under the Policy.

III. <u>Scope of Services:</u>

You may avail one or more of the following services as opted and mentioned in the Policy Schedule**.**

Section A - Emergency Repair Assistance

A1. Service for Flat Tyre

If the Insured Vehicle is immobilized due to a flat tyre, a vehicle technician will assist to replace the flat tyre with the stepney tyre of the vehicle at the location of breakdown. If the spare tyre is not available in the Insured Vehicle, the flat tyre will be taken to the nearest flat tyre repair shop for repairs & re-attached to the vehicle.

What is included:

- Labour and conveyance cost of the vehicle technician

What is excluded:

- Cost of material/ spare parts and conveyance/ transportation cost to obtain the same
- Incidental charges for transporting the tyre to the repair shop and its repair cost

A2. Flat Battery – Jump Start Service

If the Insured Vehicle is immobilized due to rundown battery, a vehicle technician will assist to jump start the vehicle with appropriate means.

What is included:

- Labour and conveyance cost of the vehicle technician

What is excluded:

- Cost of material/ spare parts and conveyance/ transportation cost to obtain the same
- Cost of new battery, charging, or transportation to procure the battery if the rundown battery has to be replaced with a new battery
- All costs involved in charging of the rundown battery.

A3. Repair on the spot

If the Insured Vehicle breaks down due to a minor mechanical / electrical fault making it immobile and can be repaired immediately on the spot, a vehicle technician will attempt repairing at the breakdown site.

What is included:

- The assistance shall include labour and conveyance cost of the vehicle technician

What is excluded:

- Cost of Material & Spare Parts, if required, to repair the vehicle on the spot
- Incidental conveyance to obtain such material & spare parts

A4. Key- Related Assistance

If the keys of the Insured Vehicle are locked inside the vehicle, lost, broken, or misplaced, the following services shall be provided:

a. Sending a spare key
    - If You request to arrange for another set from Your place of residence or office, the same will be arranged by courier to the location of the vehicle
    - This will be done after receiving the requisite authorizations from You with regards to the person designated to hand over the key
    - The courier charges will be covered if the distance between the two locations is within the radius of distance as mentioned in the Policy Schedule.
    - You may be requested to submit an identity proof at the time of delivery of the keys.
    - Alternatively, in case the keys are lost, the vehicle shall be towed to a nearest safe place in accordance with "Section B - Emergency Towing Service – In case of Breakdown/ Accident"

b. Assistance to Open the Vehicle (applicable to Private Car/ Commercial Vehicle)
    - At Your request, a vehicle technician will be sent to attempt to open the vehicle using standard tools available at the location of the event.
    - Before this service is attempted, Identity proof for matching with vehicle ownership information on record will be required.
    - The assistance shall include labour and conveyance cost of the vehicle technician except cost of material/ spare parts and conveyance/ transportation cost to obtain them

What is excluded to **a** and **b** above:

- All incidental charges including cost of any minor damage due to attempts to access the Insured Vehicle without a key shall be borne by You.

A5. Emergency Fuel Delivery

If the Insured Vehicle runs out of fuel and hence is immobilized, You will be provided with assistance of emergency fuel at the location of breakdown.

What is included:

- The assistance shall include cost of delivery of fuel up to 5 litres

What is excluded:

- Cost of fuel

A6. Car Fluid Leakage (For Private Car/ Passenger Carrying Vehicle only)

In the event of leakage of car fluid such as Engine Oil, Coolant, Transmission Fluid and Power steering fluid due to which vehicle is immobilized, You will be provided with assistance of vehicle Technician for repairing the leakage.

What is included:

- The assistance shall include labour and conveyance cost of the vehicle technician
- Cost of material/ spare parts, car fluid and conveyance/ transportation cost to obtain them

A7. SMS Relays/Emergency Message Service

In the event of breakdown or accident to Your Insured Vehicle under our Policy Your urgent messages will be relayed to a person of Your choice.

A8. Breakdown support over phone:

In the event Insured Vehicle is immobilized due to a breakdown You will be assisted over phone to resolve the problem.

A9. Facilitate finding closest dealer:

In case of specific request received from the Insured about providing the contact details of the nearest dealer the same will be provided to You.

A10. Customer conference calling:

For seamless & speedy services a conference call (wherever required) between You and the Service Provider shall be arranged.

Section B - Emergency Towing Assistance

B1. In case of Breakdown/ Accident:

If the Insured Vehicle breaks down due to mechanical or electrical fault which cannot be repaired on the spot or is immobilized due to an accident, You will be provided with assistance in towing the vehicle to the nearest garage, using appropriate towing mechanism, within a radius of distance, as mentioned in the Policy Schedule, from the location of breakdown/ accident.

What is included:

- The assistance shall include cost of towing up to radius of distance, as mentioned in the Policy Schedule, from the location of the breakdown.

What is excluded:

- Any towing cost incurred beyond the distance mentioned above shall be borne by You.

B2. In case of incorrect fuelling

If the Insured Vehicle is immobilized due to incorrect fuelling, You will be provided with assistance in towing the vehicle to the nearest garage, using the appropriate towing mechanism, within a radius of distance, as mentioned in the Policy Schedule, from the location of immobilization.

What is included:

- The assistance shall include cost of towing up to radius of distance, as mentioned in the Policy Schedule, from the location of the breakdown.

What is excluded:

- Any towing cost incurred beyond the distance mentioned above shall be borne by You.

B3. In case of EV battery drainage and/or malfunction

In the event Insured Vehicle is immobilized due to battery drainage or failure and cannot be repaired or charged on the spot, You will be provided with assistance in towing the vehicle to the nearest garage and/or charging station (including Battery generators), using appropriate towing mechanism, within a radius of distance, as mentioned in the Policy Schedule, from the location of immobilization.

Wherever available, the coverage would also provide for the Battery generator to be taken to the site of battery drainage for charging.

What is included:

- The assistance shall include cost of towing up to radius of distance, as mentioned in the Policy Schedule, from the location of the breakdown.

What is excluded:

- Any towing cost incurred beyond the distance mentioned above shall be borne by You.
- Cost of charging and conveyance of battery generator to the site shall be borne by You.

B4. Winching Services

In case the Insured Vehicle is stuck in mud, snow or other type of terrain, You will be provided with assistance in arranging technician to assist in winching the Insured Vehicle. The cost of winching shall be borne by You.

Section C - Commercial Vehicle–Specific Services

C1. Arrangement of Alternate vehicle

In case of breakdown of the covered vehicle where repair requires immobilization longer than 72 hours, a suitable alternate vehicle shall be arranged for You.

Provided always that,

- Any charges payable to such vehicle shall be borne by You
- The vehicle shall be of same class (or lower as may be available) depending on availability of such vehicles around place and time of breakdown.

C2. Load Transfer (For Medium Commercial Vehicle/ Heavy Commercial Vehicle only):

In the event Insured Vehicle, which is loaded with goods, is immobilized and requires unloading and/or transferring of the goods, You shall be provided contact details of nearby professionals in related field for loading/unloading/shifting of goods to another vehicle or storage.

Section D - Concierge & Travel Assistance:

D1. Vehicle Custody:

In event Insured Vehicle is immobilized requiring towing of the Insured Vehicle and you wish to avoid/reduce wait time for the towing vehicle, a safe custody of the Insured Vehicle shall be arranged for You at your request. An authorized representative shall be sent to take custody of the Insured Vehicle to enable You to continue with onwards journey.

D2. Continuation / Return Journey (Taxi Support)

If the Insured Vehicle is immobilized due to a breakdown, outside the municipal/corporation limits of Your home city, and the vehicle cannot be repaired the same day, You will be provided with the assistance for arrangement of alternate mode of transport (Taxi) to continue the journey or return to Your home town from the location of the breakdown.

What is excluded:

- Taxi fare for the journey

D3. Hotel Accommodation

In the event Insured Vehicle is immobilized due to a breakdown, outside the municipal/corporation limits of Your home city, and cannot be repaired the same day, You will be provided with assistance in organizing for Hotel accommodation near the location of the event.

What is excluded:

- The cost of stay

D4. Pick up of repaired vehicle

In the event Insured Vehicle is immobilized due to breakdown/accident, outside the municipal/corporation limits of Your home city, and the vehicle is towed to the nearest garage which determines that the vehicle cannot be repaired the same day, You will be provided with assistance to pick the vehicle from the location of garage and transport it to the desired location by providing driver facility service after the vehicle is fully repaired.

What is excluded:

- The cost of driver

D5. Missed Travel Assistance

In the event of travel bookings getting cancelled due to accident/breakdown rendering the Insured Vehicle immobilized while travelling to the Airport/Railway Station, contact details of a Service Provider who shall assist You with booking Air/Train Ticket shall be provided to You at Your request.

What is excluded:

- The cost of the services and the travel tickets

D6. Medical Coordination:

In the event Insured Vehicle meets with an accident and You and/or occupants in the Insured Vehicle sustain injury whilst traveling inside the Insured Vehicle necessitating medical attention, You may contact the service provider to obtain contact details of available medical practitioner, hospitals, clinic, dentist and/or dental clinics in the area.

What is excluded:

- The cost of any hospitalization, consultation or hiring the ambulance

D7. Ambulance Arrangement:

In the event Insured Vehicle meets with an accident and You and/or occupants in the Insured Vehicle sustain injury necessitating medical attention, You will be provided with assistance in arrangement of a road ambulance.

What is excluded:

- Cost of hiring the ambulance

Section E - Online Doctor Consultation

In the event Insured Vehicle meets with an accident and You and/or occupants in the Insured Vehicle are injured whilst traveling inside the Insured Vehicle necessitating medical attention, teleconsultation with qualified Medical Practitioner, at your request, shall be arranged for You.

What is included:

- the cost of consultation
- Consultation may be provided through various specified modes of communication like audio, video, online portal, chat, digital customer application or any other digital mode.

What is excluded:

- We shall not be liable for the quality, performance, or outcomes of services rendered by the Service Provider

Condition:

- The services shall be availed solely at Your discretion and are not mandatory under the Policy.
- The services may be availed a maximum up to number of times as mentioned in the Policy Schedule during the Policy Year.

Section F - Pet Health Consultation

In the event that the Insured Vehicle meets with an Accident and Your pet is injured whilst traveling inside the Insured Vehicle necessitating medical attention, teleconsultation with qualified Veterinarian, at your request, shall be arranged for You.

What is included:

- The cost of consultation

- Consultation may be provided through various specified modes of communication like audio, video, online portal, chat, digital customer application or any other digital mode.

What is excluded:

- We shall not be liable for the quality, performance, or outcomes of services rendered by the Service Provider

Condition:

- The services shall be availed solely at Your discretion and are not mandatory under the Policy.
- The services may be availed a maximum up to number of times as mentioned in the Policy Schedule during the Policy Year.

Section G - Air Ambulance Arrangement:

In the event Insured Vehicle meets with an accident and You sustain injury whilst traveling in the Insured Vehicle necessitating medical attention, assistance will be provided to arrange an air ambulance.

What is excluded

- Cost of hiring the air ambulance.

Section H - Vehicle Preventive Services:

In order to assist with the preventive upkeep of the Insured Vehicle and to reduce the likelihood of breakdowns or accidents, You will be provided with assistance for the arrangement of convenience services, including but not limited to general check-up, wheel alignment and pickup and drop for vehicle servicing or repairs, through the Service Provider.

Provided always that,

- The services shall be availed solely at Your discretion and are not mandatory under the Policy.
- We shall not be liable for the quality, performance, or outcomes of services rendered by the Service Provider
- The services may be availed a maximum up to number of times as mentioned in the Policy Schedule during the Policy Year.

IV. Geographical territory:

These services are available on National highways, state highways and motorable roads of cities within mainland India.

V. Exclusions:

The services shall not cover or would not be provided under following conditions:

1) Acts of God (including exceptional adverse weather conditions), earthquake, fire (not caused by the negligence of either party), war (declared or undeclared), invasion, rebellion, revolt,

riot (other than among employees of either party), civil commotion, civil war, acts of terrorism, nuclear fission, strike, act(s) of omission/commission by any concerned, Government(s), or government agencies, judicial or quasi-judicial authorities.

2) Vehicles should not be used for the purpose of racing, rallying, motor-sports, or in any instance where the vehicle is not being used /driven in accordance with applicable laws and regulations.
3) Load carried in the vehicle such as boats, motor vehicles, gliders, or animals (horses, cattle etc.), merchandise (except in case of Commercial Vehicle), perishable goods, research and scientific equipment, building equipment (except in case of Commercial Vehicle), furniture (except in case of Commercial Vehicle) shall not be transported.
4) The services under this Add-On can be utilized maximum up to number of times as mentioned in the Policy Schedule during the Policy Year.

VI. <u>Procedure of receiving services:</u>

To avail these services, call on the contact number provided in the Policy Schedule

When requesting Services, You will comply with the following terms and conditions:

- Call, without delay, the toll-free number / Telephone Number provided in the Policy Schedule,
- Get the prior approval before taking any initiative or incurring any expenses,
- Comply with the solutions recommended
- Take all reasonable measures to limit and prevent possible consequences of the Breakdown/Accident
- Provide the Your / user beneficiary Information.

In order to entitle the relevant Users to the Services, the Insured Vehicle must be immobilized within the Covered geographical territory.