

Customer Information Sheet

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

S. No	Title	Description	Refer to Policy Clause Number																		
1	Product Name	Smart Care- Extended Warranty Insurance																			
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN108RP0004V01201718																			
3	Structure	Basis of Sum Insured: Modified Indemnity																			
4	Interests Insured	Newly purchased consumer durable electrical and electronic products for domestic usage.																			
5	Sum Insured	<p>The monetary amount shown against each Coverage in the Policy Schedule which shall be Our maximum liability for any and all claims under that cover during the Policy Period/Cover Period.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="width: 50%;">Coverage Name</th> <th style="width: 50%;">Basis of Sum Insured</th> </tr> </thead> <tbody> <tr> <td colspan="2">Base Covers</td> </tr> <tr> <td>Repair and Replacements</td> <td>Replacement costs within Sum Insured</td> </tr> <tr> <td>Depreciation</td> <td>As decided in the Policy Schedule by You and Us</td> </tr> <tr> <td>Deductible</td> <td>NIL, Rs.500, Rs.1000, Rs.2000, Rs.5000, Rs.7500</td> </tr> <tr> <td>Transporting Non Portable Product</td> <td>maximum Rs 1,000</td> </tr> <tr> <td>Food Spoilage</td> <td>maximum amount of Rs 1500/-</td> </tr> <tr> <td colspan="2">Value Added Service</td> </tr> <tr> <td>Pick & Drop Services for Mobile Devices</td> <td></td> </tr> </tbody> </table>	Coverage Name	Basis of Sum Insured	Base Covers		Repair and Replacements	Replacement costs within Sum Insured	Depreciation	As decided in the Policy Schedule by You and Us	Deductible	NIL, Rs.500, Rs.1000, Rs.2000, Rs.5000, Rs.7500	Transporting Non Portable Product	maximum Rs 1,000	Food Spoilage	maximum amount of Rs 1500/-	Value Added Service		Pick & Drop Services for Mobile Devices		
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6	Policy Coverage	<p>1. This Policy will indemnify the Insured against the repair and replacement costs in respect to the Product, caused by a Breakdown arising out of manufacturing defects and/or due to poor workmanship of the service personnel of the authorized workshops during the policy period, provided that the liability of the Company in respect of any one Product in any one Policy Period will not individually or in the aggregate exceed the Sum Insured set against such item in the schedule.</p> <p>2. Depreciation: In case of total loss or product replacement our maximum liability will not exceed the sum insured subject to the depreciation stated in the Schedule. However, no depreciation will be applicable if the insured has opted for a coverage with “NIL Depreciation”. Depreciation for any Mobiles/Tablets is calculated at the rate of 25% per annum from the date of purchase of the product as stated in the invoice. For all other products other than Mobiles/Tablets, depreciation is calculated at 10% per annum from the purchase date of the product as shown in the invoice.</p> <p>3. Deductible:The Insured has the voluntary option to select from the list of deductible as mentioned below:</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <tr> <td style="width: 16.6%;">NIL</td> <td style="width: 16.6%;">Rs. 500</td> <td style="width: 16.6%;">Rs. 1000</td> <td style="width: 16.6%;">Rs. 2000</td> <td style="width: 16.6%;">Rs. 5000</td> <td style="width: 16.6%;">Rs. 7500</td> </tr> </table> <p>The Deductible amount selected by the Insured is stated in the Schedule and shall be borne by the Insured first in respect to each and every event</p>	NIL	Rs. 500	Rs. 1000	Rs. 2000	Rs. 5000	Rs. 7500	II- Insuring Clause												
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		<p>of partial loss. Our liability to make any payment under this Policy is in excess of the Deductible amount stated in the Schedule.</p> <p>4. The cost of transporting the Non-portable Product to and/ or from the place of repair subject to maximum Rs 1,000 for each and every claim is covered under the Policy.</p> <p>5. Food spoilage loss resulting from a covered breakdown of a refrigerator, freezer or products of similar nature is also covered up to the maximum amount of Rs 1500/- during the entire Policy Period.</p> <p>6. Value Added Service As a Tata AIG General Insurance customer, we are happy to offer you services which are intended to take care of your products and your worries in an unfortunate event of electrical or mechanical breakdown.</p> <p>Pick & Drop Services for Mobiles Devices– In the event of mechanical or electrical breakdown of your insured mobiles, tablets, E book Reader and laptops; we will provide you with doorstep pick-up and drop facility for these products subject to the availability of our network. This list of all such serviceable locations will be made available to You on our website. Once the device is picked up and delivered to service center, the repairer will diagnose the problem, give an estimate and on approval from the Company; repair the device. Once the device is ready it will be delivered back to you.</p>	
7	Optional/Add-On Cover	-	
8	Loss Participation	Nil	
9	Exclusions	<p>We do not cover losses and expenses for any loss or damage or destruction of the Insured Property that is directly or indirectly as a result of or is caused by or arising from events, stated below:</p> <ol style="list-style-type: none"> 1. Your deliberate, willful or intentional act or omission, or of anyone on Your behalf, or with Your connivance. 2. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power. 3. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it. 4. Pollution or contamination, unless <ol style="list-style-type: none"> i. the pollution or contamination itself has resulted from an Insured Event, or ii. an Insured Event itself results from pollution or contamination. 5. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed. 6. Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligations or documents of any kind, coins or paper money, cheques, vehicles, and explosive substances unless otherwise expressly stated in the policy. 	Exclusions

		<p>7. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable event.</p> <p>8. Loss or damage to any Insured Property removed from Your Home to any other place.</p> <p>9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.</p> <p>10. Any reduction in market value of any Insured Property after its repair or reinstatement.</p> <p>11. Any addition, extension, or alteration to any structure of Your Home Building that increases its Carpet Area by more than 10% of the Carpet Area existing at the Commencement Date or on the date of renewal of this Policy, unless You have paid additional Premium and such addition, extension or alteration is added by Endorsement.</p> <p>12. Costs, fees or expenses for preparing any claim.</p>	
10	Special Conditions and Warranties (if any)	<p>CONDITIONS:</p> <p>1. Conditions precedent to the contract:</p> <p>a. Due Observance: The due observance of and compliance with the terms, provisions, warranties and conditions of this Policy in so far as they relate to anything to be done or complied with by the Insured shall be a condition precedent to any liability of the Company under this Policy.</p> <p>b. Nature of Product: The insured Product must be manufactured or legally imported in India</p> <p>2. Conditions applicable during the contract:</p> <p>a. Reasonable Care: The Insured shall:</p> <p>i. Take all reasonable steps to safeguard the Product against any insured event.</p> <p>ii. Take all reasonable steps to prevent a claim from arising under this Policy.</p> <p>b. Dispute Resolution: Any and all disputes or differences under or in relation to this policy shall be determined by the Indian courts and subject to Indian laws.</p> <p>c. Notices: All notices and other communications provided for in this Policy shall be in writing and shall be deemed to have been duly given if</p> <p>i. delivered personally,</p> <p>ii. sent by prepaid courier, with a record of receipt, or</p> <p>iii. mailed by registered or certified mail, return receipt requested, at the respective address set forth above. Each notice or communication shall be deemed to be effective when given, unless otherwise specified herein.</p> <p>d. Governing Law: This Policy shall be governed by, and construed in accordance with, the laws of India applicable to agreements made and to be performed entirely therein.</p> <p>e. Territorial Limits: This Policy covers insured events arising during the Policy Period within India. The Company's liability to make any payment shall be to make payment within India and in Indian Rupees only.</p> <p>f. Arbitration: The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.</p>	General Conditions

		<p>g. Limits Of Liability</p> <ul style="list-style-type: none"> i. Per Repair: - Our liability for any one repair shall in no event exceed the sum insured for the particular Product subject to deductible shown on the Schedule or the replacement price of the Product of a similar feature, specification and functionality, at the time of said repair whichever is lower, subject to the depreciation as stated in the schedule. ii. Aggregate: The total of all claims paid or payable during the Policy Period towards any particular Product shall not exceed the sum insured stated against the Product subject to depreciation shown on the Schedule or the replacement price of the product of a similar feature, specifications and functionality whichever is lower. iii. Maximum Number of Repair: - Unlimited. <p>h. Entire Contract: This Policy constitutes the complete contract of insurance. No change or alteration in this Policy shall be valid or effective unless approved in writing by the Company, which approval shall be evidenced by an endorsement on the Policy.</p> <p>i. Right to Inspect: If required by the Company, its representatives and appointees, including a loss assessor or a surveyor appointed in that behalf, shall in case of any loss or circumstances that have given rise to a claim under the Policy be permitted at all reasonable times to examine into the circumstances of such loss. The Insured shall, on being required to do so by the Company, produce all books of accounts, receipts, documents relating to or containing entries relating to the loss or such circumstances in his possession and furnish copies of or extract from them as may be required by the Company so far as they relate to such claims or will in any way assist the Company to ascertain in the correctness thereof or the liability of the Company under the Policy.</p>	
11	Admissibility of Claim	<p>Notification Of Claim: - If an event occurs that may give rise to a claim under this Policy, or there are circumstances that are likely to give rise to a claim, Insured must Inform Us immediately, and, in any case by way of written intimation not later than 14 days from the occurrence of the loss or the event giving rise to the claim. Insured must provide Us with all relevant information, documentation and also any other assistance that We may reasonably require to enable Us or Our representatives to investigate any claim and/or to establish to Our reasonable satisfaction that a loss of the amount stated has occurred under this Policy.</p> <p>Sample Claim Calculation Process A newly purchased Television is covered for 1 Year of Extended Warranty under SmartCare for a Sum Insured of Rs. 40,000,</p> <ul style="list-style-type: none"> a. Extended warranty covers the damages that are covered under manufacturing warranty of the device & extended warranty coverage will inception on the same day the manufacturing warranty expires. b. If the insured television gets damaged due to a mechanical or electronic break within the course Extended Warranty, and the repair estimate of the same is Rs. 15,000, then TATA AIG will pay the repair cost of Rs. 15,000. 	

		<p>c. If the replacement cost of the damaged insured device is more than 80% of the cost, then TATA AIG will pay the amount after due allowance for wear and tear and depreciation or the current market value but limited nevertheless to the sum insured, as per the policy schedule</p>	
12	Policy Servicing – Claim Intimation and Processing	<p>Claims can be intimated in many ways through telephone/email/SMS/registered post within 14 days from the occurrence of the loss or the event giving rise to the claim.</p> <ol style="list-style-type: none"> 1. 24-hour Toll-free Helpline at 1-800-266-7780 OR 2. Writing to us at customersupport@tataaig.com OR 3. SMS us as below- Type “WARRANTY” and send it to 5616181 OR 4. Directly into system when a customer walks to any of the branch office. <ul style="list-style-type: none"> • Relevant information, which includes policy and other details regarding the claim, needs to be asked from the insured. • The insured needs to be informed to preserve any damaged property so that it may, at our discretion, be inspected and examined by independent surveyors or our representatives. • Based on the troubleshooting a Claim Form- Job order is sent to the respective area repairer through our CRM <p>Claim Procedure</p> <ol style="list-style-type: none"> 1. If Your covered Product does not work: <ul style="list-style-type: none"> • Check the Product user manual / handbook to make sure the controls are properly set and check the fuse in the plug. • Check if you are covered under the terms and conditions of the Policy. • Please call our 24-hour Toll Free Call Centre on 1800 - 266 – 7780 or email us at customersupport@tataaig.com or Type ‘WARRANTY’ and SMS to 5616181. • We will make the appropriate arrangement’s to resolve the problem. If the Product is portable You may be asked to take it to the nearest repair center. <ol style="list-style-type: none"> a) Notification Of Claim: - If an event occurs that may give rise to a claim under this Policy, or there are circumstances that are likely to give rise to a claim, Insured must Inform Us immediately, and, in any case by way of written intimation not later than 14 days from the occurrence of the loss or the event giving rise to the claim. b) Insured must provide Us with all relevant information, documentation and also any other assistance that We may reasonably require to enable Us or Our representatives to investigate any claim and/or to establish to Our reasonable satisfaction that a loss of the amount stated has occurred under this Policy. 2. BASIS OF CLAIM SETTLEMENT <ol style="list-style-type: none"> a. This Policy covers the cost of Parts and Labour for Insured 	Conditions-Basis of claim settlement

		<p>Products on a Carry-in basis or Call out charges for in-home service (where applicable) on certain non-portable Products subject to the deductible as stated on schedule.</p> <ul style="list-style-type: none"> b. In the event of partial loss, Deductible as opted and as stated in the schedule will be deducted before making any payment to You. c. If the calculated repair cost, after applying the eligible Deductible is more than 75% of the purchase price of the Product, We reserve the right to replace the Product with a new Product of similar features, functionality and specifications. In such cases We will pay the replacement cost of the new Product subject to Depreciation shown on the Schedule but not exceeding the original purchase price You paid for the insured Product. d. if the insured asset is not feasible to repair due to limited or non-availability of spare parts or due to any other reason whatsoever, We reserve the right to replace the product a new Product of similar features, functionality and specifications. In such cases We will pay the replacement cost of the new Product subject to Depreciation shown on the Schedule but not exceeding the original purchase price You paid for the insured Product. e. In case replacement Product is not available, Our liability to pay under the policy will be limited to original purchase price of the Product subject to the Depreciation as opted and as stated in the Schedule. In such an event coverage will prematurely terminate with no refund of premium & the original Insured Product becomes Our property. f. The company will make payments only after being satisfied with necessary bills and documents that the repairs have been carried out or replacements have taken place, as the case may be. 	
13	Grievances Redressal and Policyholders Protection	<p>We are 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 call Our 24X7 Toll free number 1800- 266-7780/022-66939500 (tolled) or You may email to the customer service desk at customersupport@tataaig.com.</p> <p>Our Grievance Redressal Officer You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address: Customer Support, Tata AIG General Insurance Company Limited 7th and 8th Floor, Romell Tech Park, Cama Industrial Estate, Western Express Highway, Goregaon(E), Mumbai, Maharashtra 400063</p> <p>E-mail: customersupport@tataaig.com</p> <p>Visit the Servicing Branch mentioned in the policy document</p> <p>Nodal Officer Please visit Our website at www.tataaig.com to know the contact</p>	customer grievance redressal procedure

		<p>details of the nodal officer for Your servicing branch.</p> <p>After investigating the grievance internally and subsequent closure, we will send Our response as per the detailed escalation matrix as given in Our website. In case the resolution is likely to take longer time, we will inform You of the same through an interim reply.</p> <p>Insurance Ombudsman</p> <p>If the Insured person is not satisfied with the redressal of grievance through above methods, the Insured Person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Grievance may also be lodged at IRDAI Integrated Grievance Management System - https://igms.irda.gov.in/</p>	
14	Obligations of the Policyholder	<p>Please disclose all material facts about the property before buying a policy. Non-disclosure may result in claim not being paid and termination of Your policy. Material facts for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk.</p> <ul style="list-style-type: none"> • Make true statements and full disclosure in the claim and related documents 	Insuring Clause

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 7 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.