



Brochure

Auto Secure Compulsory Personal Accident (Owner-Driver) – Motor Insurance Policies

Introduction

Personal Accident Cover to Owner driver is provided to the Owner-Driver whilst driving the vehicle including mounting into/ dismounting from or travelling in the vehicle as a Codriver. This policy is applicable for all vehicle owned by Insured & registered as Private Car/Two Wheeler or Commercial Vehicle.

Maximum capital Sum Insured under this coverage will be Rs.15 lacs.

The compensation shall be payable under only one of the items (i) to (iv) of the following table for bodily injury/death sustained by the owner-driver of the vehicle in direct connection with the vehicle insured caused by violent, accidental, external and visible means which independent of any other cause shall within six calendar months of such injury result in:

Nature of injury	Scale of Compensation
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent total disablement from injuries other than named above	100%

Exclusions:

The Company shall not be liable under this policy in respect of any accidental loss or damage and/or liability caused due to the following reasons:

1. Any accidental loss or damage and/or liability caused sustained or incurred outside the Geographical Area (India).
2. Any accidental loss or damage and/or liability caused sustained or incurred whilst the vehicle insured is

- (a) being used otherwise than in accordance with the 'Limitations as to Use' or
 - (b) 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
- 3. 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;

Cancellation:

I. Cancellation by Insurer

The Company may cancel the policy on the grounds of established fraud, subject to clause III mentioned under this section, by sending seven days' notice by recorded delivery to the insured at insured's last known address and in which case the policy will be cancelled 'ab-initio' with forfeiture of premium and non-consideration of claim, if any.

II. Cancellation by Insured

The policy may be cancelled at any time by the insured, provided no claim has arisen during the period of insurance. The insured shall be entitled to a refund of proportionate premium for the unexpired period in the running year and full refund of premium for remaining full policy years (where period of insurance exceeds one year) subject to submission of proof that vehicle is insured elsewhere at least for Liability Only cover and original certificate of insurance.

III.The policy may be cancelled either by the Company or the Insured only on the following grounds:

- a. Double Insurance
- b. Vehicle not in use anymore because of Total Loss or Constructive Total Loss

on submission of original cancelled Registration Certificate or on providing evidence that the vehicle is insured elsewhere, at least for Liability Only cover on submission of original proof of such insurance. The Company will refund proportionate premium for unexpired period of insurance.

Double Insurance:

When the insured vehicle is covered under another policy with identical cover, then the policy commencing later may be cancelled by the insured subject to the following.

If a vehicle is insured at any time with two different offices of the same insurer, 100% refund of premium of one policy shall be allowed by cancelling the later of the two policies. However, if the two policies are issued by two different insurers, the policy commencing later shall be cancelled by the insurer concerned and pro-rata refund of premium thereon shall be allowed.

If however, due to requirements of Banks/Financial Institutions, intimated to the insurer in writing, the earlier dated policy is required to be cancelled, then refund of premium will be allowed after retaining premium on pro-rate basis for the period the policy was in force prior to cancellation.

In either case, no refund of premium shall be allowed for such cancellation if any claim has arisen on either of the policies during the period when both the policies were in operation, but prior to cancellation of one of the policies.

Special Condition –

Since a general Personal Accident cover also includes cover against motor accidents, if an owner-driver already has a 24-hour Personal Accident cover against Death and Permanent Disability (Total and Partial) for CSI of at least Rs.15 lacs, there is no need for a separate CPA cover to be taken.

Premium:

The entire premium shall be paid in one installment on or before the date of inception of risk to comply the requirements of Section 64VB of Insurance Act, 1938.

The minimum premium to be retained for policy will be Rs.100/-

How do you lodge a claim with US?

The insured / claimant will intimate claim to TATA AIG General Insurance Company Limited via -

- I. Call Centre:
 - Toll Free Number– 18002667780
 - Email - general.claims@tataaig.com
 - Website – www.tataaig.com

- II. Insured or claimant shall furnish immediate loss details, which shall include details of the loss event, location of the loss and names and telephone numbers of contact personnel

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.

Customer Grievance Redressal Policy

Redressal of Grievance

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 toll-free number **1800-266-7780** or **022-66939500** (toll charges apply), or email us at customersupport@tataaig.com. We will investigate and respond within the regulatory turnaround time (TAT).

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/>.

This Policy is subject to 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". This is a summary of the product features, exclusions, limitations and conditions. For more details on benefits, exclusions, limitations, terms & conditions, please refer policy wordings carefully, before concluding a sale. 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

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

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

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IRDA of India Registration No: 108; CIN: U85110MH2000PLC128425; UIN: IRDAN108RP0087V01201819