



## Brochure

### Auto Secure – Standalone Own Damage Two Wheeler Policy

#### Introduction

Fewer wheels doesn't mean lesser care needed. Your two-wheeler takes you through longest of distances and the narrowest of streets, so why not return the care they deserve. We understand the risks, and the protection required to keep your rides smooth and carefree.

#### Product Description

1. The Company will indemnify the Insured against loss or damage to the vehicle insured hereunder and/or its accessories whilst thereon
  - (i) by fire, explosion self-ignition or lightning;
  - (ii) by burglary, housebreaking or theft;
  - (iii) by riot and strike;
  - (iv) by earthquake (Fire and Shock Damage);
  - (v) by flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost;
  - (vi) by accidental external means;
  - (vii) by malicious act;
  - (viii) by terrorist activity;
  - (ix) whilst in transit by road rail inland - waterway lift elevator or air;
  - (x) by landslide, rockslide.

Subject to a deduction for depreciation at the rates mentioned below in respect of the parts replaced	
1. For All Rubber/ Nylon/ Plastic Parts, tyres, tubes and batteries	50%
2. For Fibre glass components	30%
3. For All Parts made of Glass	NIL
4. Rate of depreciation for all other parts including wooden parts will be as per following schedule	
Age of the vehicle	% of Depreciation
Not Exceeding 6 months	NIL
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 year but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%

Exceeding 5 years but not exceeding 10 years	40%
Exceeding 10 years	50%
5. Rate of depreciation for painting: In the case of painting, depreciation rate of 50% shall be applied only on the material cost of total painting charges. In case of a consolidated bill for painting charges, the material component shall be considered as 25% of the total painting charges for the purpose of applying the depreciation.	
6. In the case of repair, no depreciation shall be deducted on Non-OEM (Original Equipment Manufacturer)/ Non-OES (Original Equipment Supplier) parts that are used in repairs	

2. The Company shall not be liable to make any payment in respect of:
  - (a) consequential loss, depreciation, wear and tear, mechanical or electrical breakdown failures or breakages;
  - (b) damage to Tyres and Tubes unless the vehicle is damaged at the same time in which case the liability of the Company shall be limited to 50% of the cost of replacement.
  - (c) loss of or damage to accessories by burglary housebreaking or theft unless the vehicle is stolen at the same time; and
  - (d) any accidental loss or damage suffered whilst the insured or any person driving the vehicle with the knowledge and consent of the insured is under the influence of intoxicating liquor or drugs.
3. In the event of the vehicle being disabled by reason of loss or damage covered under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and of redelivery to the insured but not exceeding in all Rs. 300/- in respect of any one accident.
4. The Insured may authorise the repair of the vehicle necessitated by damage for which the Company may be liable under this Policy provided that:
  - (a) the estimated cost of such repair including replacements, if any, does not exceed Rs. 150/-
  - (b) the Company is furnished forthwith with a detailed estimate of the cost of repairs and
  - (c) the Insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

#### **Sum Insured - Insured's Declared Value (IDV)**

The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this Policy which is fixed at the commencement of each Period of insurance / policy year (where period of insurance exceeds one year), as the case may be, for the insured vehicle.

The IDV of the vehicle (and side car accessories, if any, fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the insured vehicle at the commencement of insurance/renewal and adjusted for depreciation (as per schedule below):

The schedule of age-wise depreciation as shown below is applicable for the purpose of Total Loss/Constructive Total Loss (TL/CTL) claims only.

The Schedule of Depreciation for Fixing IDV of the Vehicle

<b>Age of The Vehicle</b>	<b>% of Depreciation For Fixing IDV</b>
<b>Not exceeding 6 months</b>	5%
<b>Exceeding 6 months but not exceeding 1 year</b>	15%
<b>Exceeding 1 year but not exceeding 2 years</b>	20%
<b>Exceeding 2 years but not exceeding 3 years</b>	30%

<b>Exceeding 3 years but not exceeding 4 years</b>	40%
<b>Exceeding 4 years but not exceeding 5 years</b>	50%

IDV of vehicles beyond 5 years of age and of obsolete models of vehicles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the insurer and the insured.

IDV shall be treated as the 'Market Value' throughout the Period of insurance / policy year (where period of insurance exceeds one year), as the case may be, without any further depreciation for the purpose of Total Loss (TL) / Total Theft of the Insured Vehicle (TT) /Constructive Total Loss (CTL) claims.

The insured vehicle shall be treated as CTL if the aggregate cost of retrieval and/or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the IDV of the vehicle.

### **General Exceptions**

The Company shall not be liable under this Policy in respect of:

1. Any accidental loss damage and/or liability caused sustained or incurred outside the Geographical Area.
2. Any claim arising out of any contractual liability.
3. any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein 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.
4. (i) Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss
  - (ii) 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 purposes of this exception combustion shall include any self sustaining process of nuclear fission.
5. Any accidental loss damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
6. Any accidental loss or damage and/or liability directly or indirectly or proximately or remotely occasioned by or 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 consequences of any of the said occurrences and in the event of any claim hereunder the Insured shall prove that the accidental loss 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.

### **Add On covers**

This policy will also be available with the following add-on covers which, if opted, will enhance the coverage under the policy:

1. **Return to Invoice (RTI) – SAOD Two Wheeler Policy**  
**UIN: IRDAN108RP0002V01201920/A0016V01201920**

We will pay the financial shortfall between the amount You receive under Own Damage Section (own damage) of the policy and the purchase price of the two wheeler as confirmed in the invoice of sale OR current replacement price of new two wheeler in case exactly same make/model is available, whichever is less, in the event of Your two wheeler being a Total Loss/ Constructive total loss (CTL) following an accident or stolen during the period of insurance and not recovered. We will also reimburse the first time registration charges and road tax which you had incurred on the insured two wheeler.

Special conditions applicable to this benefit:

- You are the first registered owner of the two wheeler
- The finance company/bank whose interest is endorsed on the policy must agree in writing for settlement of claim under this coverage.

**What is not covered:**

We will not pay the financial shortfall if:

- the Total Loss/CTL and theft claim is not valid and admissible under Own Damage Section of the policy.
- final investigation report in case of theft claim is not submitted to us.
- covered two wheeler is imported.

**2. Depreciation Allowance – SAOD Two Wheeler Policy**

**UIN: IRDAN108RP0002V01201920/A0017V02201920**

This cover is applicable if it shown on your schedule.

We will pay you the amount of depreciation deducted on the value of parts replaced under own damage claim, lodged under Own Damage Section of the policy. We will pay for the first <> claims during the period of insurance.

Deductible: First Rs.... for each and every claim.

**3. Consumable Expenses - SAOD Two Wheeler Policy**

**UIN: IRDAN108RP0002V01201920/A0019V01201920**

You are covered for consumables required to be replaced/replenished arising from an accident to the insured vehicle. Consumable for the purpose of this cover shall include engine oil, gear box oil, lubricants, nut & bolt, screw, distilled water grease, oil filter, bearings, washers, clip, break oil, air conditioner gas and items of similar nature excluding fuel.

**Key Exclusion**

- Any consumable not associated with admissible Own Damage claim under Own Damage Section of the policy.
- If there is no valid and admissible claim under Own Damage Section of the policy.
- If vehicle is not repaired at Authorized garage.

**4. Emergency Medical Expenses - SAOD Two Wheeler Policy**

**UIN: IRDAN108RP0002V01201920/A0020V01201920**

In the unfortunate event of an accident, we will reimburse emergency medical expenses incurred for the treatment of bodily injury/ies sustained by you/driver/occupant in a Hospital / Nursing Home and reasonable Ambulance charges for shifting injured from the site of accident to the hospital/ nursing home.

**Key Exclusion**

- Any expenses related to a sickness, disease or medical disorder not directly consequential to accident.

- Any expenses towards psychosomatic disorders of any kind, whether caused or accentuated by accident or otherwise.
- Any physiotherapy treatment.
- Any expense not supported by an original and valid bill / receipt and related prescription of the attending Medical Practitioner / Hospital / Nursing Home.
- Expenses, if the treatment is started after 5 days from the date of Accident

#### **5. Road Side Assistance – SAOD Two Wheeler Policy**

**UIN: IRDAN108RP0002V01201920/A0023V01201920**

This add on will cover the repair & towing assistance like service for flat tyre, flat battery, repair on the spot, Spare key Retrieval, Fuel Support (Emergency Fuel Delivery), arrangement of alternate vehicle and emergency towing assistance.

\* Please refer policy for detail coverage, terms, conditions and exclusions.

#### **What is covered:**

We will pay you repair and replacement expenses for the loss or damage to –

1. Internal parts of the engine
2. Gear Box and Transmission

Provided loss or damage is due to ingress of water in the engine or leakage of lubricating oil from engine/ respective assembly.

We will also pay for the lubricating oils/consumables used in the respective assembly i.e. material, which is used up and needs continuous replenishment such as engine oil, gear box oil etc. but excluding fuel.

Our maximum liability will be limited to Insured Declared Value (IDV) mentioned in the policy schedule.

Subject otherwise to terms, conditions, limitations and exceptions of the policy

#### **6. Engine Secure - Two Wheeler SAOD**

**UIN: IRDAN108RP0002V01201920/A0004V01202324**

#### **What is not Covered:**

We shall not indemnify you under this endorsement in respect of –

1. Loss or damage covered under manufacturer warranty; recall campaign or forming part of maintenance/preventive maintenance.
2. Any aggravation of loss or damage including corrosion due to delay in intimation to us and/or retrieving the vehicle from water logged area.
3. Ageing, depreciation, wear and tear

#### **Special Condition:**

Claim under this endorsement will be admissible only if –

1. In case of water damage, there is and evidence of vehicle being submerged or stopped in water logged area.
2. This cover is not applicable for electric vehicles
3. In case of leakage of lubricating oil, there is a visible evidence of accidental damage to engine or respective assembly.
4. Vehicle is transported/towed to garage within 2 (Two) days of water receding from the water-logged area.

5. You have taken all reasonable steps, safeguards and precautions to avoid any loss or damage and also prevent aggravation of loss once the loss or damage to the vehicle is sustained and noticed by You.

Subject otherwise to terms, conditions, limitations and exceptions of the policy.

This Add Ons cover is applicable to vehicle age up to 7 Years. If cover required for more than 7 years then it needs be referred to corporate underwriter with proper justification.

#### **7. Electric Surge Secure - Two Wheeler SAOD:**

**UIN: IRDAN108RP0002V01201920/A0005V01202223**

This cover is applicable if it is shown on *Your* schedule.

We will pay you for partial or total or constructive total loss, destruction or damage to Electric vehicle including Charging equipment arising out of arcing, self heating, leakage of electricity or short circuiting including due to ingress of water while the vehicle is being charged.

Our maximum liability will be limited to Insured Declared Value (IDV) mentioned in the policy schedule.

What is not Covered:

- Loss or damage due to any Manufacturing Defect.
- Loss arising as a result of failure to follow the manufacturer's instructions.
- Use of batteries, charger and / or accessories not approved specification by the manufacturer.
- When Battery is charged not in accordance with manufacturer's instruction.
- loss or damage to the battery fitted in the vehicle unless cost of the battery is included in IDV.

In case if Insured is installing a new battery in his vehicle than battery details has to be endorsed in Policy Schedule. (Not applicable to Swappable battery vehicle)

Subject otherwise to terms, conditions, limitations and exceptions of the policy

#### **8. Depreciation allowance – Battery - Two Wheeler SAOD**

**UIN: IRDAN108RP0002V01201920/A0006V01202223**

This cover is applicable if it is shown on your schedule.

We 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 Vehicle Insured) of the policy. We will pay for the first ( 1/2/3/n) claims during the period of insurance as mentioned in the Policy schedule.

Deductible: First Rs..... for each and every claim.

Deductible is in the form of two options

1. Zero Deductible
2. 5% of claim amount and minimum of Rs. 500

What is not covered:

We shall not indemnify You in respect of, loss or damage to the battery fitted in the vehicle unless cost of the battery is included in IDV or endorsed on the policy.

Subject otherwise to terms, conditions, limitations and exceptions of the policy.

All these Add Ons are applicable to vehicle age up to 5 Years. If cover required for more than 5 years then it needs be referred to corporate underwriter with proper justification.

**9. Tyre and Rim Secure - Two Wheeler SAOD:  
UIN: IRDAN108RP0002V01201920/A0005V01202324**

**What Is Covered**

In consideration of payment of the additional premium by the Insured as specified and mentioned in the schedule and realization thereof by the Company,

For Tyre,

We will cover expenses for repair and/or replacement, as may be necessitated arising out of accidental loss or standalone damage to tyres and tubes.

In any situation company's liability would not exceed the following, basis the unused tread depth of respective tyre (not applicable if Full cover is opted)-

- Unused tread depth of <3 mm - Considered as normal wear and tear and is not covered.
- Unused tread depth of >- 3 to <5 mm - 50% of cost of new tyre and/or tube.
- Unused tread depth of >=5 to < 7 mm - 75% of cost of new tyre and/or tube
- Unused tread depth of > = 7 mm - 100% of cost of new tyre and/or tube

Unused Tread depth will be measured at the centre of the tread. Minimum 4 measurements at 4 different places will be taken for the purpose of arriving at means tread depth which will be the basis of indemnity under the coverage.

The cover also includes any service or labor charges incurred during replacement/ repairs of damaged Tyre(s) of the Insured Vehicle. Cost of Consumables is also covered.

Maximum of \_\_\_replacements will be allowed during the Period of Insurance, as per Schedule.

For Rim,

Rim means the rim of the wheels on Your motor vehicle, excluding any other part of the wheel assembly, such as the wheel hub, brakes, bearings or axle.

We will pay for the loss or standalone 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.

Cost of Consumable is also covered.

The benefits under this cover can be utilized only for a maximum of \_\_\_wheel rim(s) during the period of insurance, as per Schedule.

**Under this Policy:**

1. Whenever replacement of tyre/rim will be allowed it will be of the same make and specification and if tyre/rim of similar specification is not available and replaced tyre/rim is superior to damaged tyre/rim, then We will be liable to pay only up to the cost of tyre/rim of same make and specification as original.
2. If damage to tyre and tube &/or Rim(s) is due to the accidental damage to the insured vehicle covered under "Own Damage" section of the policy then our liability under this cover will be restricted to the difference of depreciation percentage applied under "Own Damage" section and as mentioned above basis the unused tread depth.

3. If You replace tyre(s)/rim(s) of the Insured Vehicle on Your own, it is Your obligation to inform Us about such change with necessary details like Make, Model, Serial Number, Invoice Copy of the new tyre(s)/rim(s) in the absence of which We shall not be liable to make any payment of claim under this cover.

#### **What is not Covered:**

We shall not indemnify You in respect of-

- Non damaged tyres/rims for the purpose of matching a set of tyres/rims.
- Loss or damage covered under manufacturer warranty; recall campaign or forming part of maintenance/preventive maintenance and/or due to neglect of periodic maintenance as specified by the manufacturer
- Any aggravation of loss or damage including corrosion due to delay in intimation to Us and/or retrieving the vehicle from water logged area
- Loss or damage arising out of Ageing, oxidation, natural wear and tear including unevenly worn tyres caused by defective steering geometry outside manufacturer's recommended limits or wheel balance, failure of suspension component, wheel bearing or shock absorber.
- Wheel tyre(s)/rim(s) with scratches, noise and vibrations that do not affect product function or performance and/or damages which are consequential in nature
- Any loss or damage arising due to theft of tyre(s)/tube(s)/rim(s) and/ or illegal activities and are fraudulent in nature and/ or resulting from hard driving due to race or rally
- Any loss or damage to suspension or any other part or accessories of the vehicle arising as a result of damage to the tyre(s)/tube(s)/rim(s) of the vehicle
- Expenses related to personal injury or property damage arising due to damage to tyre(s)/tube(s)/rim(s) of the Insured Vehicle
- Routine maintenance including adjustment, alignment, balancing or rotation of wheels/tyres/tubes.
- Theft of tyre(s)/tube(s)/rim(s) or its parts accessories without vehicle being stolen or theft of entire vehicle.
- If the tyre(s)/tube(s)/rim(s) being claimed is different from tyre(s)/tube(s)/rim(s) insured/supplied as original equipment along with the vehicle unless informed to us and mentioned/endorsed on the policy.
- Loss or damage arising out of improper storage or transportation
- Loss or damage arising out of modifications not approved by manufacturers
- Any loss or damage to rims arising due to fitment of accessories to the insured vehicle such as wheel covers etc.
- Loss or damage resulting from poor workmanship while repair.
- Tyre which has been used for its full specified life as per manufacturer's guideline or where unused tread depth is less than 3 mm.
- Any loss or damage within first 15 days of inception of the policy.

#### **Special Conditions:**

You must take all reasonable steps to avoid loss or damage to tyre(s)/tube(s)/rim(s). You must not continue to drive the vehicle after any damage or incident if this could cause further damage to the tyre(s)/tube(s)/rim(s).

Subject otherwise to terms, conditions, limitations and exceptions of the policy.

#### **Important Guidelines:**

1. Maximum liability will be limited to Insured Declared Value (IDV) mentioned in the policy schedule.
2. Standalone damage to tyre and/or rim only will be considered under this Add-on, no other parts related or connected to tyre and/or rim will be covered under this Addon
3. If claim is admissible under section I (Own Damage) of the policy than claim will not be payable under this Add-on
4. NCB will not get affected by a claim under this Addon.
5. Whenever replacement of tyre/rim will be allowed it will be of the same make and specification and if tyre/rim of similar specification is not available and replaced tyre/rim is superior to damaged tyre/rim, then We will be liable to pay only up to the cost of tyre/rim of same make and specification as original.
6. Mid- term inclusion of this add-on cover is permitted by charging premium at pro-rata basis.
7. This Addon can be provided on all types of Two Wheelers
8. Any loss or damage within the first 15 days is not covered
9. Depreciation on Tyre and/or rim is not applied for the coverage under this cover
10. Service, labour charges and consumable items are included
11. Number of tyres/rims replaced under this Addon will be limited up to the count mentioned in Policy Schedule

This Add On is applicable to vehicle age up to 10 Years. If cover required for more than 10 years then it needs be referred to corporate underwriter with proper justification.

**No Claim Bonus:**

- a) No Claim Bonus(NCB) can be earned only in the Own Damage section of Policies. For policies covering Fire and/or Theft Risks, the NCB will be applicable only on the Fire and / or Theft components of the premium. An insured becomes entitled to NCB only at the renewal of a policy after the expiry of the full duration of 12 months.
- b) No Claim Bonus, wherever applicable, will be as per the following table.

ALL TYPES OF VEHICLES	% OF DISCOUNT ON OWN DAMAGE PREMIUM
No claim made or pending during the preceding full year of insurance	20%
No claim made or pending during the preceding 2 consecutive years of insurance	25%
No claim made or pending during the preceding 3 consecutive years of insurance	35%
No claim made or pending during the preceding 4 consecutive years of insurance	45%
No claim made or pending during the preceding 5 consecutive years of insurance	50%

**Cancellation of Policy:**

**I. Cancellation by Insurer**

The Company may cancel the policy on the grounds of established fraud 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 without assigning any reason 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).

### **Compulsory Deductible:**

The deductible of Rs.100 will be applied on each & every claim.

### **How do you lodge a claim with US?**

The insured / claimant will intimate claim to TATA AIG via -

- I. Call Centre:
  - Toll Free Number – 18002667780
  - Email - [general.claims@tataaig.com](mailto:general.claims@tataaig.com)
  - Website – [www.tataaig.com](http://www.tataaig.com)

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](mailto: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](mailto: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](mailto: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.

24X7 Toll Free No: 1800 266 7780; E-mail: [customersupport@tataaig.com](mailto:customersupport@tataaig.com) Website: [www.tataaig.com](http://www.tataaig.com)

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