

**AUTO
SECURE**



Value Added Car Insurance from Tata AIG.

8 new covers with extra assurance.

Daily
Allowance

Return to
Invoice

Hey!
Now I can
add more value
to my
insurance.

Depreciation
Reimbursement

No Claim
Bonus
Protection



WITH YOU ALWAYS

**AUTO
SECURE**



Tata AIG brings to you 8 new and unique 'value added covers' to enhance your standard car insurance policy. Our value added offerings give you extra assurance and peace of mind.

Depending on your specific protection needs, you can choose the covers that suit you.



Depreciation Reimbursement

This cover offers full claim without any deduction for depreciation on the value of parts replaced. The cover is available for vehicles up to 3 years old and operates for maximum 2 claims during the policy period.



Return to Invoice

This cover pays the difference between the 'claim amount receivable' under the policy and the 'purchase price of vehicle' as per invoice in case the vehicle is declared a Total Loss or a Constructive Total Loss.

- ◆ In case the same vehicle make and model is available at a lower price than the purchase price, then the lower price will be considered for arriving at the differential amount.
- ◆ The cover also pays first time registration charges and road tax on the insured vehicle. Cover is available for vehicles up to 3 years old.



Daily Allowance

This cover pays a fixed sum towards hiring a transport while the vehicle is under repair for a valid claim and the repair time is more than 3 days.

- ◆ The cover will be valid for maximum 10 days and in case of Total Loss / Theft claims, validity will be up to 15 days.
- ◆ Period of Daily Allowance may extend beyond the policy period depending upon the date of loss.



No Claim Bonus Protection

Normally in case of a claim, the 'No Claim Bonus (NCB)' component of your car insurance policy gets impacted.

- ◆ However under this cover, the existing NCB can be retained. Such a retention of NCB will be applicable in case of certain claims if the bonus accumulated is 25% or more and there is no claim in the preceding 2 years.



Repair of Glass, Fibre, Plastic and Rubber Parts

Under this cover the 'No Claim Bonus' will not be impacted if repair rather than replacement is opted for damage to only Glass, Fibre, Plastic and Rubber parts provided no other claim for damage to the vehicle is preferred during the policy period.



Key Replacement

This cover pays the cost to replace vehicle keys if lost or stolen, plus the cost of locks if the vehicle is broken into.



Emergency Transport and Hotel Expenses

This cover pays the cost of overnight stay and taxi charges for returning to the place of residence or the nearest city of travel, if the vehicle becomes immobile due to an accident.



Loss of Personal Belongings

This cover pays for the loss or damage to personal belongings inside a vehicle at the time of loss or damage to the vehicle in excess of Rs. 250.

More Benefits of Auto Secure



Free pick-up of car!¹



Direct settlement facility at special garages!¹



Quality spares and materials, guaranteed!³



Claim settlement in 7 days!²



Up to 6-month accident-repair warranty!³

¹In select garages across India. Repair cost reimbursed if you go to other garages. ²7 working days. ³Conditions apply.

Exclusions:

Return to Invoice

- Total Loss / Constructive Total Loss and theft claim is not admissible.
- Any non-built-in, electrical / electronic, non-electrical or non-electronic accessories including bi-fuel kit forming part of the invoice but not insured.
- Instances when police final investigation report is not submitted to the company.
- Covered vehicle is imported.

Daily Allowance

- Reasonable time taken for repairing damages not admissible under Sec. 1 (own damage) of policy would be excluded for the purpose of computing this allowance.
- Claims arising out of only windscreen or any other glass damage.
- If time required for repair of motor vehicle is up to 3 days.

Key Replacement

- Cost to replace keys of vehicle that is not owned for personal use.

Loss of Personal Belongings

- Money, securities, cheques, drafts, credit or debit cards, jewellery, lens, glasses, travel tickets, watches, valuables, manuscripts, paintings, goods in trade or samples and items of similar nature.

* Conditions Apply



24x7 Helpline

1800-11-99-66 (Toll Free)**
022-66939500 (Tolled)



Claims Registration

SMS 'CLAIMS' to 58888,
e-mail:
general.claims@tata-aig.com
or call on 24x7 Helpline

**From MTNL & BSNL landline only

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read sales brochure carefully, before concluding a sale.

Tata AIG General Insurance Company Ltd.

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