


AUTO SECURE-TWO WHEELER PACKAGE POLICY							
	Policy No. 3196774041/000000/00	Issued at Tata AIG General Insurance Co. Ltd. 15th floor, Tower A, Peninsula Business Park Ganpatrao Kadam Marg, Off Senapati Bapat Marg Lower Parel Tel: 18002667780 customersupport@tataaig.com			HERO INSURANCE BROKING INDIA PVT LTD. IRDA Registration No.: 649 Toll-Free No.: 1800 102 4376 264, Okhla Ind. Estate, Phase-III, Delhi-110020		
	Prev. Policy No. 3005/51292968/11856/000						
Insured	Business/Profession	Address of The Insured			TP Valid From	TP Valid To	
Mr RAVINDRA PRATAP SINGH	Agriculture	S/O RAJ BALLAM SINGH WARD NO-7 VILL-JANKI NAGAR POST & THANA-KASIA DIST-KUSHINAGAR Padrauna UTTAR PRADESH 274304			08-11-2024 0:00:00	Midnight of 07-11-2025	
Vehicle Regn No.	Engine No.	Chassis No.	Make & Model	Year of Mfg	Cubic Capacity	GSTIN No(Customer)	
UP57AH7427	HA11ENH9K08383	MBLHAR238H9K25009	Hero MotoCorp HF DELUXE (FNDMIRSCC)KT	2017	100		
Declared Value (IDV) of Vehicle	Side Car IDV	Non-Electrical Accessories IDV	Electrical Accessories IDV	CNG/LPG/Bi-Fuel IDV	Total IDV		
18811.00	NA	0.00	0.00	0.00	18811.00		
Place of Regn.	Body Type	HP/Lease/Hire-Purchase Agreement With	Branch Office of HP/Lease/Hire-Purchase	Seating Capacity	Premium		
Padrauna	Solo		---	2	1452.00		
Section A				B. Liability Premium Computation (Section II) in Rs.			
Basic OD Premium		132.00		Basic Third Party Liability		714.00	
Non-Electrical-Fitting Premium		0.00		TPPD Discount		0.00	
Electronic & Electrical Accessories		0.00		Total		714.00	
Bi-Fuel Kit		0.00		CNG/LPG/Bi-Fuel Kit		0.00	
Geographical Extension		0.00		Geographical Extension		0.00	
Less				Add			
Handicapped Discount		0.00		Compulsary PA Cover (Owner Driver)		450.00	
For Anti-Theft Discount		0.00		Optional PA Cover(Un Named Passenger)		0.00	
NCB (50 %)		66.00		Optional PA Cover(Un Named Driver)		0.00	
Total Own Damage Premium(A)		66.00		Legal Liability Cover (Paid Drivers, Cleaners)		0.00	
				Legal Liability Cover (Per Licensed Passenger)		0.00	
				Total Liability Premium (B)		1164.00	
				Total Premium (A + B)		1230.00	
				For any other extra		0.00	
				CGST @9.00%		111.00	
				SGST @9.00%		111.00	
				Gross Premium		1452.00	
1.RegistrationNo.: 108 2.CINNo.: U85110MH2000PLC128425 3. GSTIN No. : 09AABCT3518Q1ZU UIN No.- IRDAN108RP0076V02201819 IRDAN108RP0001V01200001/A0065V01201819							
OD Policy Period	08-11-2024 To 07-11-2025	NIL	NIL	NIL	NIL		
IDV	18811.00	NIL	NIL	NIL	NIL		
CPA	Rs. 15 lakhs.	NIL	NIL	NIL	NIL		
LIMITATIONS AS TO USE:-- -The Policy covers use of the vehicle for any purpose other than: a) Hire Or Reward b) Carriage of goods (other than samples or personal luggage) c) Organized Racing d) Pace Making e) Speed Testing f) Reliability Trials g) Any purpose in connection with Motor Trade. DRIVER: Any person including insured: Provided that a person driving holds an effective driving licence at the time of the accident and is not disqualified from Holding or obtaining such a licence. Provided also that the person holding an effective Learner's Licence may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989. LIMIT OF LIABILITY: Limit of the amount of the Company's liability under the Section II-I(i) in respect of any one accident as per M.V. Act 1988. Limit of the amount of the Company's liability under Section II-I(ii) in respect of any one claim or series of claims arising out of one event : Upto Rs - 100000/ IMPORTANT NOTICE:-- The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this Schedule. Any payment made by the company by reason of wider terms appearing in the Certificate in order to comply with the Motor Vehicle Act, 1988 is recoverable from the insured. See the clause headed AVOIDANCE OF CERTAIN TERMS AND RIGHTS OF RECOVERY' I./We hereby certify that the Policy to which this Certificate relates as well as this Certificate of Insurance are issued in accordance with the provisions of Chapter X and Chapter XI of M.V. Act, 1988.							
	Broker : Hero Insurance Broking India Pvt. Ltd			Insured is Liable for a voluntary deductible of Rs. Auto Secure- Two Wheeler Package Policy. TA16. Depreciation Allowances No of claim allowed 4, Deductible: First Rs. 250 for each and every claim./- for each Claim, if policy having ND product The policy is subject to a compulsory excess of Rs.100/ & deductible under depreciation allowance is applicable as per policy terms & conditions The policy is subject to a compulsory excess of Rs. 100/- & Depreciation is applicable as per policy terms & conditions Consolidated Stamp Duty Paid Endorsements:			
	Premium of Rs.	1452.00					
	Dated		Nominee Name				SHIVAM SINGH
	Drawn on		Nominee Age				22
	Acknowledgement Dt	05-11-2024	Nominee Relation	Son			
This is a system generated policy certificate. Date & Signature of proposer				on Behalf of Tata AIG General Insurance Co. Ltd.  Duly Constituted Attorney			
FOR RENEWALS CONTACT: HIBIPL Ph. No- Ph.No- 1800-1024376							

: Warranted that the insured named herein/owner of the vehicle holds a valid Pollution Under Control (PUC) Certificate and/or valid fitness certificate, as applicable, on the date of commencement of the Policy and undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy. Further, the Company reserves the right to take appropriate action in case of any discrepancy in the PUC or fitness certificate.

: Received with Thanks Rs 1452.00 from Mr RAVINDRA PRATAP SINGH as premium against the money receipt no 023196774041/000000/00

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

For further information about motor insurance policy please also visit <http://irda.gov.in> >> Grievances >> Policyholder Handbooks

THE AVOIDANCE OF CERTAIN TERMS AND RIGHT TO RECOVERY

NOTE : This Schedule, Policy terms and conditions available on company website and Endorsements mentioned herein above shall read together and word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear. Any amendments/modifications/alterations made on this system generated policy document is not valid and Company shall not be liable for any liability whatsoever arising from such changes. Any changes required to be made in the policy once issued, would be valid and effective, only after written request is made to the Company and Company accepts the requested amendments/modifications/alterations and records the same through separate endorsement to be issued by the Company

You are advised to go through the policy schedule cum certificate of insurance which is issued based on your declaration and if any error/ discrepancy is found in respect of vehicle details, No Claim Bonus or any other material information, it should be brought to our notice within 15 days of receipt of this policy for necessary correction along with the supporting documents, otherwise it will be deemed correct. You may visit company website at www.tataaig.com for detailed benefits, terms & conditions & exclusions of the policy. You may also reach us at our 24*7 helpline 1800 266 7780 in case you desire to have a printed copy of policy wording. Our grievance redressal procedure and details about ombudsman is also available in our policy wording. Please note that any misrepresentation, non disclosure or withholding of material facts will lead to cancellation of policy ab initio with forfeiture of premium and non consideration of claim, if any. We will specifically seek confirmation on No Claim Bonus availed by you from your previous insurer. In case we receive confirmation that you had lodged claim with them then we will forfeit all the benefits under section I i.e. own damage section of the policy.

This policy does not cover pre-existing damages as per Inspection photographs and Report.

GRIEVANCE CLAUSE:-- For resolution of any query or 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 or you may email to the customer service desk at customersupport@tataaig.com or visit any of our branch office. The detailed grievance redressal & query mechanism is available at <https://www.tataaig.com/grievance-redressal-policy>

SCHEDULE OF DEPRECIATION FOR ARRIVING AT IDV

AGE OF THE VEHICLE	% OF DEPRECIATION FOR FIXING IDV	AGE OF THE VEHICLE	% OF DEPRECIATION FOR FIXING IDV
Not exceeding 6 months	5%	Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%	Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 year but not exceeding 4 years	40%	Exceeding 4 year but not exceeding 5 years	50%

Depreciation of Parts for Partial Loss Claims

a. Rate of depreciation for all rubber/nylon/plastic parts, tyres and tubes, batteries and air bags	50%		
b. Rate of depreciation for all fibre glass components	30%		
c. Rate of depreciation for all parts made of glass	NIL		
d. RATE OF DEPRECIATION FOR ALL OTHER PARTS INCLUDING WOODEN PARTS IS TO BE AS PER THE FOLLOWING SCHEDULE			
AGE OF THE VEHICLE	% OF DEPRECIATION	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 years but not exceeding 3 years	15%
Exceeding 3 year but not exceeding 4 years	25%	Exceeding 4 year but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 10 years	40%	Exceeding 10 years	50%

DO'S FOR THE INSURED

1. In the event of accident to the vehicle, please Inform in writing to the authorised Hero MotoCorp dealer &/ or Insurance Company's office immediately.
2. Please complete and sign the claim form.
3. Documents like claim form, original driving licence, original registration certificates, copy of policy, police report (In case of the theft/third party loss) and Satisfaction Voucher be submitted to the authorised Hero MotoCorp Dealer.
4. If the vehicle is to be repaired at a workshop other than Hero MotoCorp authorized workshop, please intimate to the nearest office of Tata AIG General Insurance Co. Ltd. along with copy of policy for appointment of surveyor to assess the loss.

DONT'S FOR THE INSURED

1. In case of Third Party Loss/ extensive Damage to own vehicle inform the police for obtaining proper F.I.R. and do not admit any liability or enter in to any compromise without written consent of the Insurance Company.
2. Do not proceed with the repairs or replacement job unless approved by the Insurer/authorized surveyor.

NCB at inception of each year of risk of the policy period*	NCB Earned at the end of each year of risk of the policy period	
	If Claim	No Claim
0% Bonus	0% Bonus	20% Bonus
20% Bonus	0% Bonus	25% Bonus
25% Bonus	20% Bonus	35% Bonus
35% Bonus	25% Bonus	45% Bonus
45% Bonus	35% Bonus	50% Bonus
50% Bonus	45% Bonus	50% Bonus

No Claim Bonus will only be allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

* A policy of 3 years of duration is 3 completed year of risk & policy of 2 years of duration is 2 completed year of risk.

* NCB at inception of each year of risk shall be the NCB earned at the end of previous year of risk.

If policy is renewed as annual policy, insured's entitlement of No Claim Bonus (NCB) will be as per following table if no claim is made or pending in each completed year of risk of the policy period.

Scan the QR code to renew your policy in future

