

**Auto insurance
with extra
assurances.**

AutoSecure
CAR INSURANCE PLAN



Free pick-up of car!*



Direct settlement facility at special garages!*



Quality spares and materials, guaranteed!**



Claim Settlement in 7 days⁺

Voted as the
most trusted
company*





WITH YOU ALWAYS



Up to 6-month accident-repair warranty!**

Tata AIG understands that your vehicle is like a member of your family. That is why AutoSecure is designed not only to give you comprehensive insurance, but also a unique hamper of benefits like:

- **Green Channel Settlement** (See below)
- **AutoRestore Warranty** (See next page)
- **Anytime, anywhere claims reporting:** You can report an accident claim via phone, fax, SMS and email at any hour.
- **No estimate surveys:** We do not require an estimate of repairs from the garage as a prerequisite for initiating the survey. Our in-house surveyors and independent professionals give you complete assistance in completing the essential formalities.
- **Mobile Claims Car service:** Our Mobile Claims car moves from garage to garage, thus ensuring that your claims process takes less time. 
- **24 X 7 Toll Free Helpline** number 1-800-11-9966
- **7 day claim settlement:** Our current average settlement time is 3.12 days⁺⁺ 
- **Phone binding:** Secure renewal of insurance policies over the phone.

ZIP through your claims settlement with the 'Green Channel'

We provide a range of benefits that make accident claims settlement and repairs easier than ever before, at no additional cost. All you need to do is call Tata AIG's Toll Free number for these extra assurances:

- **Free pick-up** of your vehicle from your doorstep (within city limits).
- **Priority service** - Your vehicle receives priority attention to get it back on the road as soon as possible.

- **Easy documentation** - All we would need from you is a short Claim Form and self-attested copies of the necessary documents. No lengthy questionnaires to be filled in any more!



- **Direct settlement facility** - You need not worry about payments to garages. Tata AIG pays out claims directly at AutoRestore Garages (as designated by Tata AIG), except on depreciation and excess amount, which are borne by the insured.
- **Free cleaning of vehicle** after repairs and complete restoration to pre-accident condition.
- **No submission or deduction** towards salvage in partial losses.
- **Warranty on accident repairs** - Up to 3-months on mechanical repairs, and up to 6-months on body and paintwork carried out by Auto Restore Garages.

The assurance of the AutoRestore warranty

Tata AIG assures quality service and replacement of parts to policy holders who opt for Green Channel Settlement. Specially appointed AutoRestore Garages offer facilities that meet stiff quality standards: quality materials/ spares; ethical practices, excellent infrastructure; trained and skilled manpower, and demonstrate sound repair practices.

AutoSecure covers your vehicle against losses like:

- Fire, explosion, self-ignition and lightning
- Burglary, housebreaking, and theft
- Riots and strikes
- Earthquakes
- Floods, storms and cyclones, hail and frost
- Accident through external causes
- Malicious acts
- Terrorist activity



- Damage in transit by air, road, rail, inland waterway, lift/elevator
- Landslide and rockslide

You get covered against third-party liabilities

AutoSecure covers you for statutory liability for death or bodily injury caused to third parties (under the Motor Vehicles Act, 1988) and property damage up to Rs. 7.5 lakh for 4-wheelers and Rs.1 lakh for 2-wheelers. AutoSecure also indemnifies for your legal costs and expenses (with Tata AIG's consent) and liability for death or injury to paid drivers and employees using the vehicle.

You also get a range of optional extras

AutoSecure offers you a range of additional benefits on payment of additional premium like wider legal liabilities to paid drivers, extended geographical areas and additional auto accessories.

You can save money if you are cautious!

- Discount for claim-free experience - your reward for safe driving
- Discount for installing approved anti-theft device
- Discount if you opt for voluntary excess
- Discount for membership of approved **AUTOMOBILE ASSOCIATIONS**

For more information, call our 24-hour Toll Free Call Center on **1-800-11-9966**

In case of intimation of claims, you can call on our Toll Free Number **1-800-11-9966** or SMS **"CLAIMS"** to 58888.

Automobile Insurance gives you legal as well as financial protection!

Liability Insurance is legally compulsory. Liability Insurance and Comprehensive Insurance help to safeguard your finances. In case of an accident or any other specified mishap like fire, theft, etc.

Comprehensive Insurance benefits you with:

- Funds to help you repair/ replace your automobile if it is damaged or destroyed.
- Protection against liability claims.

Automobile insurance policies are issued for a maximum period of 12 months. So it makes good sense for you to pay the premium on or before the expiry date. Doing so ensures that you have no break in insurance coverage as the penalty for not being insured can be quite harsh!

About Tata AIG

Tata AIG General Insurance Company Ltd., a joint venture between the Tata Group and American International Group Inc. (AIG),



offers a wide range of general insurance policies for automobile, home, personal accident, travel, energy, marine, property and casualty, as well as several specialized financial lines.

Tata AIG has been associated with a number of firsts in the insurance industry which showcase its commitment to customer service. These include:

- 24X7 Toll Free Helpline No. 1-800-11-9966
- Mobile Claims service
- Claims registration and policy renewals via SMS

*In select garages across India. Repair cost reimbursed if you go to other garages.

+ 7 working days.

++ From the date of submission of documents to the date of the cheque.

**Conditions apply. For terms, conditions and exclusions, please call our Toll Free number given above or visit us at www.tata-aiggeneral.com

Insurance is the subject matter of the solicitation.

#Tata AIG Voted the Most Trusted by Auto Insurance Users in Independent Survey

THE ECONOMIC TIMES

“Consumers prefer private insurers including Tata AIG... over state-owned companies for life, health, home and motor insurance, according to a recent survey sponsored by the ministry of consumer affairs. State-owned insurers, instead consistently find themselves at the bottom of the survey due to their weak internal redressal mechanisms...”

“In motor insurance, estimation of damage is a major point of conflict between consumers and insurers. Here, Tata AIG has emerged the winner with its customers saying they trusted the company for exact claim valuation, says the survey...”

“The survey noted that motor insurance customers usually rely on their dealers to choose their insurance provider. Most consumers, for instance, were not even aware of who their motor insurance service provider were...”

“The survey measured five parameters of tangibility, reliability, responsiveness, assurance and empathy on the part of insurers to arrive at a conclusion. It was based on responses of 3,790 customers in four sectors and was conducted by consumer rights group Consumer Voice.”

Excerpts from The Economic Times, October 10, 2006



AutoSecure
CAR INSURANCE PLAN

Tata AIG General Insurance Company Limited, Peninsula Corporate Park,
Nicholas Piramal Tower, 9th Floor, G. K. Marg, Lower Parel, Mumbai - 400 013.

TATA AIG - ADD ON BENEFITS

PLAN NAME	NO	FEATURES
GOLD	1	EMERGENCY TRANSPORT AND HOTEL EXPENSES
	2	KEY REPLACEMENT
	3	LOSS OF PERSONAL BELONGINGS
GOLD WITH NCB	1	EMERGENCY TRANSPORT AND HOTEL EXPENSES
	2	KEY REPLACEMENT
	3	LOSS OF PERSONAL BELONGINGS
	4	NCB PROTECTION (APPLICABLE IF NCB MORE THAN OR EQUALS TO 25%)
NIL DEPRECIATION	1	DEPRECIATION REIMBURSEMENT
NIL DEPRECIATION WITH NCB	1	DEPRECIATION REIMBURSEMENT
	2	NCB PROTECTION (APPLICABLE IF NCB MORE THAN OR EQUALS TO 25%)
PEARL	1	DEPRECIATION REIMBURSEMENT
	2	EMERGENCY TRANSPORT AND HOTEL EXPENSES
	3	KEY REPLACEMENT
	4	LOSS OF PERSONAL BELONGINGS
PEARL WITH NCB	1	DEPRECIATION REIMBURSEMENT
	2	EMERGENCY TRANSPORT AND HOTEL EXPENSES
	3	KEY REPLACEMENT
	4	LOSS OF PERSONAL BELONGINGS
	5	NCB PROTECTION (APPLICABLE IF NCB MORE THAN OR EQUALS TO 25%)
RUBY	1	DAILY ALLOWANCE
	2	EMERGENCY TRANSPORT AND HOTEL EXPENSES
	3	KEY REPLACEMENT
	4	LOSS OF PERSONAL BELONGINGS
RUBY WITH NCB	1	DAILY ALLOWANCE
	2	EMERGENCY TRANSPORT AND HOTEL EXPENSES
	3	KEY REPLACEMENT
	4	LOSS OF PERSONAL BELONGINGS
	5	NCB PROTECTION (APPLICABLE IF NCB MORE THAN OR EQUALS TO 25%)
TITANIUM	1	DEPRECIATION REIMBURSEMENT
	2	DAILY ALLOWANCE
	3	EMERGENCY TRANSPORT AND HOTEL EXPENSES
	4	KEY REPLACEMENT
	5	LOSS OF PERSONAL BELONGINGS
TITANIUM WITH NCB	1	DEPRECIATION REIMBURSEMENT
	2	DAILY ALLOWANCE
	3	EMERGENCY TRANSPORT AND HOTEL EXPENSES
	4	KEY REPLACEMENT
	5	LOSS OF PERSONAL BELONGINGS
	6	NCB PROTECTION (APPLICABLE IF NCB MORE THAN OR EQUALS TO 25%)

TATA AIG - ADD ON BENEFITS

PLAN NAME	NO	FEATURES
DIAMOND	1	DEPRECIATION REIMBURSEMENT
	2	RETURN TO INVOICE
	3	EMERGENCY TRANSPORT AND HOTEL EXPENSES
	4	KEY REPLACEMENT
	5	LOSS OF PERSONAL BELONGINGS
DIAMOND WITH NCB	1	DEPRECIATION REIMBURSEMENT
	2	RETURN TO INVOICE
	3	EMERGENCY TRANSPORT AND HOTEL EXPENSES
	4	KEY REPLACEMENT
	5	LOSS OF PERSONAL BELONGINGS
	6	NCB PROTECTION (APPLICABLE IF NCB MORE THAN OR EQUALS TO 25%)
PLATINUM	1	DEPRECIATION REIMBURSEMENT
	2	RETURN TO INVOICE
	3	DAILY ALLOWANCE
	4	EMERGENCY TRANSPORT AND HOTEL EXPENSES
	5	KEY REPLACEMENT
	6	LOSS OF PERSONAL BELONGINGS
PLATINUM WITH NCB	1	DEPRECIATION REIMBURSEMENT
	2	RETURN TO INVOICE
	3	DAILY ALLOWANCE
	4	EMERGENCY TRANSPORT AND HOTEL EXPENSES
	5	KEY REPLACEMENT
	6	LOSS OF PERSONAL BELONGINGS
	7	NCB PROTECTION (APPLICABLE IF NCB MORE THAN OR EQUALS TO 25%)



Value Added Car Insurance from Tata AIG.

8 new covers with extra assurance.



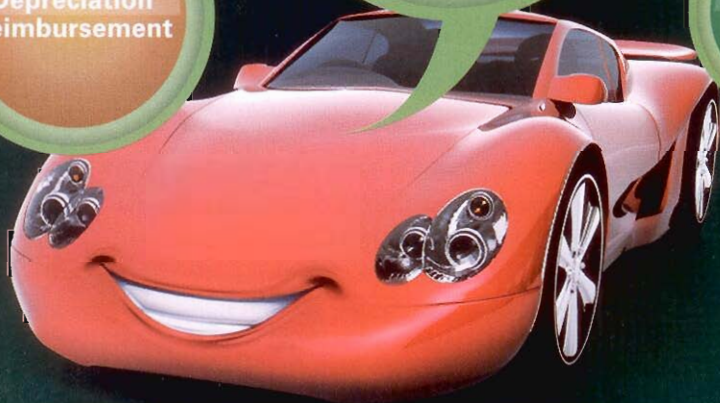
Daily Allowance

Return to Invoice

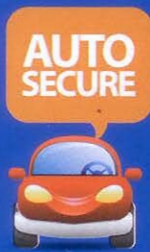
Hey!
Now I can
add more value
to my
insurance.

Depreciation Reimbursement

No Claim Bonus Protection



WITH YOU ALWAYS



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

- If 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)

**From MTNL & BSNL landline only



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

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.

Registered Office: Peninsula Corporate Park, Nicholas Piramal Tower, 9th Floor,
G.K. Marg, Lower Parel, Mumbai - 400013. Toll free No.: 1800-11-99-66



WITH YOU ALWAYS