



WITH YOU ALWAYS



**Smart Coverage.
Smarter Protection!**

Starting at

₹4,999

Presenting

**Vehicle Downtime
Allowance**

Your financed commercial keeps your business moving, and Vehicle Downtime Allowance makes sure nothing slows it down. A risk protection solution for financed commercial vehicle owners, built for reliability, starting at just ₹4,999.



Vehicle Downtime Allowance: We will pay the Insured Person if the financed commercial vehicle is damaged due to covered perils during the Cover Period and is undergoing repairs in the garage for more than 14 days or is lost due to Total theft and not recovered for 90 days or Total Loss, a fixed benefit amount (sum insured) or a proportionate amount incurred by the Insured Person towards payment of the EMI (Equated Monthly Installment) and an additional twenty percent due to interruption in operations of financed vehicle, whichever is lower.

Coverages

Covers	Sum Insured
Key replacement Vehicle downtime allowance (VDA)	Refer table below

Sum Insured & Premium

Total VDA Sum Insured	Vehicle Downtime Allowance on 14 th Day	Vehicle Downtime Allowance on 28 th Day	Premium inclusive of tax for Key replacement and VDA covers
₹20,000	₹10,000	₹10,000	₹4,999
₹30,000	₹15,000	₹15,000	₹6,999
₹40,000	₹20,000	₹20,000	₹8,999
₹50,000	₹25,000	₹25,000	₹9,999
₹60,000	₹30,000	₹30,000	₹11,999
₹80,000	₹40,000	₹40,000	₹17,999
₹1,00,000	₹50,000	₹50,000	₹19,999

Note:

- Class of Financed Vehicle will be as per commercial vehicle loan.
- If the vehicle remains in the garage beyond 28 days, the payout cycle shall repeat, with the same sum insured paid at 42nd day and 56th day without any additional premium.

For internal circulation only

Vehicle Downtime Allowance (UIN: IRDAN108RPM50009V01202425/A0028V01202526

TATA AIG Smart Multi Assure Policy UIN: IRDAN 1 08RPM50009V01202425

INT/VDA/Dec 25/08