

Tata TATA AIG Smart Multi Assure Policy:

Summary of coverages as per card variant:

Card Variant	Vertical	Coverages	Remarks	Tenure
Blue & Platinum	TW, Asset Finance, TRL & UCL	Key Replacement Cover	<p>We will reimburse You up to the Sum Insured for the cost of replacing your Residence and/or Your Vehicle keys which are lost or stolen. Such cost includes the money You paid to a locksmith to produce a new key or actual replacement by OEM's.</p> <p>The cost of replacing Your locks and keys if there is a Break-in in Your Residence or Your Vehicle. The covered costs include the labor cost for replacing the lock.</p> <p>The cost of obtaining a locksmith if You are locked out of Your Residence or Your Vehicle due to the loss or theft of Your keys. for the reasonable cost of a rental car if Your Vehicle keys are lost or stolen and it will take more than 24 hours to replace them</p> <p>These expenses will be paid for maximum two events during the Cover period in case the Cover period is more than a year and one event in case of Policy with Cover period of one year We will reimburse You for the cost of obtaining a locksmith if You are locked out of Your Residence or Your Vehicle due to the loss or theft of Your keys.</p>	3 Years & 5 Years
		PA- Accidental Death (AD)+ Permanent Total Disability (PTD) (Emergency Claim Assistance)	<p>We will reimburse You up to the Sum Insured If You suffer an Accident during the Cover Period anywhere in the world and such Accident is the proximate cause of death within 365 days from the date of Accident. We will pay the Base Sum Insured for this benefit as specified in the Certificate of Insurance.</p> <p>We will pay the Base Sum Insured as specified in the Certificate of insurance, if Injury arising from an accident anywhere in the world, results in Permanent Total Disability. The Injury must occur within the Cover Period and the disability should continue for 365 days from the date of Accident which caused the Injury. This waiting period of 365 days is not applicable for severance or amputation cases.</p>	

Tata AIG General Insurance Company Limited.

Registered Office: Peninsula Business Park, Tower A, 15th Floor, G. K. Marg, Off Senapati Bapat Road, Lower Parel, Mumbai- 400013, Maharashtra, India.

24X7 Toll Free No: 1800 266 7780 or 1800 22 9966 | Email: customersupport@tataaig.com

Website: www.tataaig.com | IRDA of India Registration No: 108 | CIN: U85110MH2000PLC128425

UIN: IRDAN108RPMs0009V01202425

		Education benefit	<p>If We have accepted a claim under Accidental Death (AD)+ Permanent Total Disability (PTD) (Emergency Claim Assistance) cover, we will pay onetime payment for education benefit to the Eligible Children of Insured Person who is a full-time student in any Institution at the time of such Accidental Death/ Permanent Total Disability . In case the child is a minor, the benefit will be given to the joint account of the legal guardian and the minor child.</p> <p>We will pay maximum 10% of Base Sum Insured or Rs. 5 Lakhs whichever is lower irrespective of the number of Eligible child/children.</p>	
		Value added service - Road Side Assistance	<p>We/Our Empaneled ASP will provide the below mentioned services for Your financed Vehicle during the Policy period.</p> <p>Repair and Towing Assistance Flat Battery – Jump Start Service Spare Key Retrieval Fuel Support (Emergency Fuel Delivery) / Emergency Towing Assistance</p>	

Terms and conditions:**Key Replacement**

- These expenses will be paid for maximum two events during the Cover period in case the Cover period is more than a year and one event in case of Policy with Cover period of one year We will reimburse You for the cost of obtaining a locksmith if You are locked out of Your Residence or Your Vehicle due to the loss or theft of Your keys.

Emergency claim assistance and Road side assistance

-Repair and Towing Assistance
We will provide services for flat tyre in the event an insured vehicle is immobilized due to a flat tyre. Under this service, You will get the assistance of a vehicle technician to replace the flat tyre with the spare stepney tyre of the vehicle at the location of breakdown. In case the spare tyre is not available in the insured vehicle, the flat tyre will be taken to the nearest flat tyre repair shop for repairs & re-attached to the vehicle. All incidental charges for transporting the tyre to the repair shop and its repair cost shall be borne by You.
-Flat Battery – Jump Start Service
In the event insured vehicle is immobilized, due to rundown battery, You will get the assistance of a vehicle technician to jump start the vehicle with appropriate means. If the run- down battery has to be replaced with a new battery, the cost of such battery replacement and any costs to obtain the battery will be borne by You. All costs involved in charging of the run-down battery will also be borne by You.

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- Spare Key Retrieval / Service for Keys Locked Inside

If the keys of the insured vehicle are locked inside the vehicle, lost, or misplaced, and in case You need and request to arrange for another set of keys from Your place of residence or Your office by courier to the location of the vehicle, the same will be arranged after receiving the requisite authorizations from You with regards to the person designated to hand over the same. You may be requested to submit an identity proof at the time of delivery of the keys. Alternatively, at Your request, You will be assisted by a car technician to attempt to open the car with normally available tools at the location of the event. Prior to attempting this service, identity proof for matching with car ownership information on record will be required.

- Fuel Support (Emergency Fuel Delivery)

In the event insured vehicle runs out of fuel and hence is immobilized, **you** will get the assistance of emergency fuel (up to 5 litres on a chargeable basis) at the location of breakdown.

- Emergency Towing Assistance

1. In case of break-down:

In the event insured vehicle suffers an immobilizing break down due to a mechanical or electrical fault which cannot be repaired on the spot, you will get the assistance in towing the vehicle to the nearest garage, using the best available towing mechanism, within a radius of 25 kms. from the location of the breakdown. In case the towing distance exceeds the mentioned limit, you will be informed of the expected additional costs, which will need to be paid by You to the vendor at vendor's actual rates.

2. In case of an Accident:

In the event insured vehicle suffers an immobilizing break down due to an Accident, you will get the assistance in towing the vehicle to the nearest garage, using the appropriate towing mechanism within a radius of 25 kms. from the location of the breakdown. In case the towing distance exceeds the mentioned limit, you will be informed of the expected additional costs, which will need to be paid by You at the vendor's actual rates.

4. Load Transfer (For MCV/HCV only):

In case the breakdown vehicle is loaded and requires unloading of the goods, the ASP on receipt of service request from the Insured Person shall coordinate and provide contact details of nearby professionals in related field and earnestly try to ensure their first contact, in order to provide convenience to such Insured Person. The ASP shall not be held responsible for quality of services.

Disclaimer of Liability Pertaining to Value Added Services Under the Policy:

- Availing the value-added services under this Policy is purely upon the GPH/Insured's sole discretion and risk.
- For services that are provided through empaneled ASPs, we are acting as a facilitator; hence would not be liable for any incremental costs or the services. Any additional services availed, or expenses incurred on such services or benefits which are other than those covered under this policy and explicitly excluded by this Policy, shall not be covered under this Policy and all expenses incurred shall be borne by the Insured Person.

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- We shall not be responsible for or liable for, any actions, claims, demands, losses, damages, costs, charges and expenses which Insured Person claims to have suffered, sustained or incurred, by way of and / or on account of the benefit. We shall not be liable for any deficiency or discrepancy in the services provided by empanelled ASP/network provider under this policy.
- We shall not be liable for any deficiency or discrepancy in the services provided by the ASP.
- The Insured Person is free to choose whether or not to act on the recommendation after seeking any consultation.
- Any advice, recommendations or suggestions made by any service professional shall be solely based on the information and documentation provided by the Insured Person to such service professional. We shall not be liable towards any loss or damage (immediate or consequential) arising out of or in relation to any opinion, advice, consultation, actual or alleged errors, omissions and/or any misrepresentations made by the service professional from whom we have availed services or taken benefit or for any consequence of any act or omission in reliance thereon.
- Above mentioned services are non-portable, annual contracts, independent of policy contract and not lifelong renewable. The Services provided may be added / deleted / modified at our discretion.
- Provision of these services is subject to availability as per the duration specified by Us/the empaneled ASP
- We reserve the right to change any service provider during the currency of the policy or at renewal. The same shall be intimated to the Insured Person at least 15 days prior to the effective date of change. During such change, all the credits earned by the Insured Person shall be transferred to the new service provider.
- In case We or the ASP fails to provide any of the services as mentioned in this Policy or is unable to implement, in whole or in part due to force majeure , non-availability of services, change in law, rule or regulations which affects the Services, or if any regulatory or governmental agency having jurisdiction over a party takes a position which affects the services , then the services' suspended, curtailed or limited performance shall not constitute breach of contract and the Company or the ASP shall have no liability whatsoever including but not limited to any loss or damage resulting therefrom.

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