



WITH YOU ALWAYS

Auto Secure - Private Car Package Policy



Insured Details – Key Information for You

Name	PARAG MURLIDHAR KHEDIKAR
Address	SIDDHANT SERENE FLAT NO 302 SR NO 87 NEAR GA NRAJ K, ARYALAY BANER ROAD PUNE PUNE MAHARA SHTRA, PUNE-MAHARASHTRA, 411045
Contact No.	+91 97**78**25
Email ID	pmk*****@gmail.com
GSTIN	NA
Policy No.	6203544492
Client ID	6179687618

Unlock Policy Details at Your Fingertips



Download now

TATA AIG App<https://taig.in/551c26a>

OR

Scan QR Code



You can also visit our website

www.tataaig.com

WhatsApp us at

[+91 9136160375](https://wa.me/919136160375)

Welcome! Together, Let's Make Every Mile a Safe One

Thank you for choosing TATA AIG as your Insurer! We're excited to have you with us. Your Policy Number is 6203544492. At TATA AIG, we offer extensive coverage and dedicated customer support to meet your needs.

Period of Insurance & Premium - Your Timeline for Protection and Peace of Mind:

Coverage Details	Valid From	Valid Till
Own Damage Cover	09/10/2025 (00:00 Hrs)	08/10/2026 (Midnight)
Third-Party Cover	09/10/2025 (00:00 Hrs)	08/10/2026 (Midnight)
Compulsory PA Cover for Owner-Driver	09/10/2025 (00:00 Hrs)	08/10/2026 (Midnight)
Premium Amount (Including GST)	₹ 12387	

Quick Access for Seamless Service



Access Network
Garage list



Initiate
Online Claim



Go to Guide
& FAQ



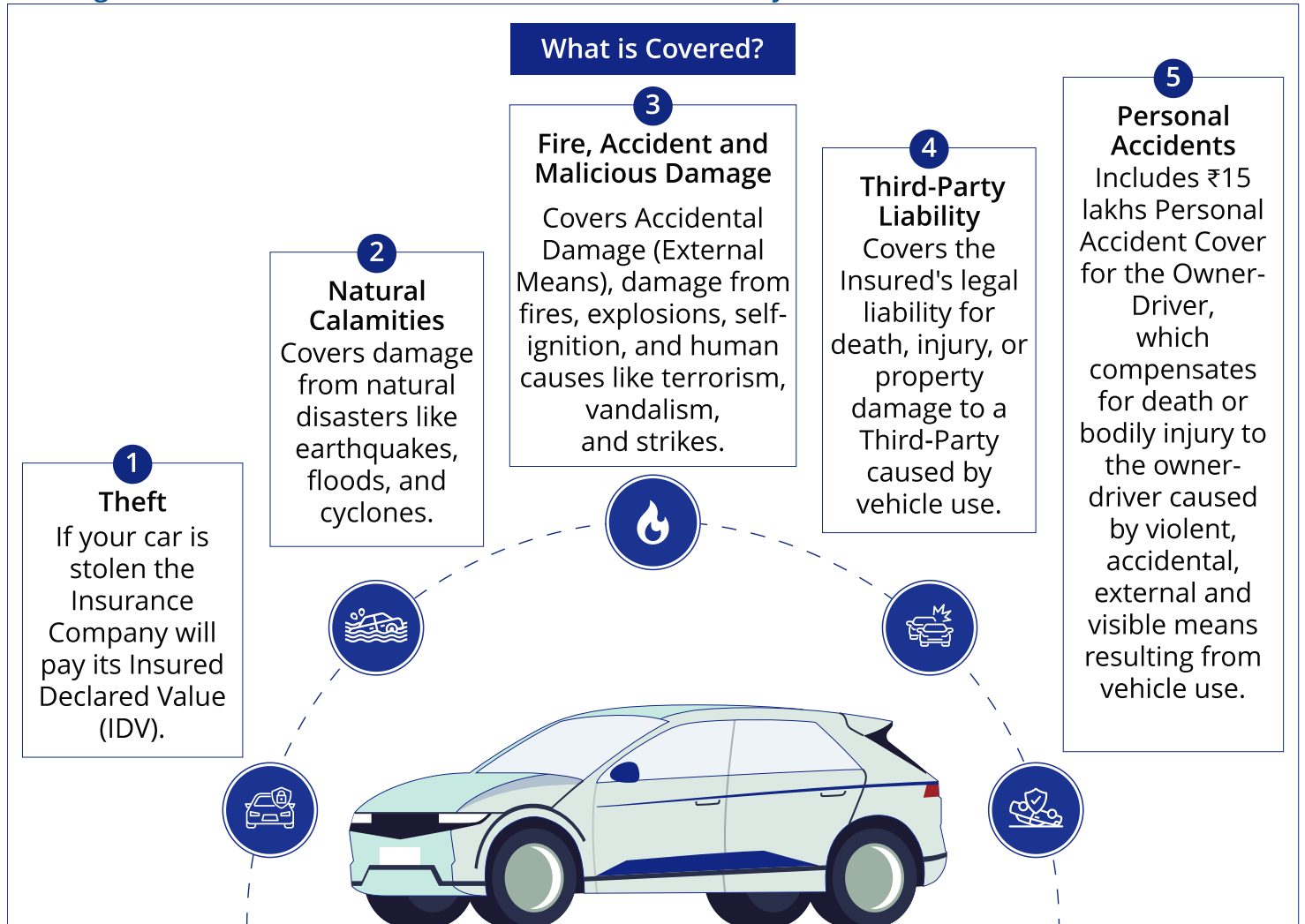
Policy Wordings

TATA AIG GENERAL INSURANCE COMPANY LIMITED

Registered office : Peninsula Business Park, Tower A, 15th Floor, G.K Marg, Lower Parel, Mumbai - 400013, Maharashtra, India.

24*7 Customer Support No.: 022 6489 8282 • Email: customersupport@tataaig.com • Website: www.tataaig.com • IRDA of India Registration No: 108
CIN: U85110MH2000PLC128425 • Auto Secure - Private Car Package Policy • UIN: IRDAN108RPMT0002V02200001

Coverage Details - What's Included and Excluded in Your Policy:



What is Not Covered?	
High-Risk Activities Damages from speed racing, adventure sports, or similar activities are not covered.	Unauthorised Usage Damages resulting from commercial use of a private vehicle or by alcohol or drug use, driver negligence, or crash tests.
Breakdowns, Normal Wear & Tear The Policy does not cover wear and tear, depreciation, Consequential Loss, mechanical or electrical breakdown, failures or breakages or regular maintenance costs.	War-like Situations Damage caused by war, war-like conditions, or nuclear peril.

Note: This is not an exhaustive list of details covered / not covered. Please refer to the Policy Wordings for further details.

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Discover the Advantage of Our Network Garages!



5000+
Cashless
Car
Garages

At TATA AIG, we're committed to providing you with not just Insurance coverage, but also peace of mind when it comes to car repairs. That's why we've carefully selected and partnered with a wide network of trusted garages across the country.

Why Choose Our Garages?



Value Oriented

Professional Service
Assured Quality Repairs



Quick Service

Faster Repair Service
Onspot Repair Approvals



Convenient

Cashless Repair
Transparent Claim Settlements

Join thousands of satisfied customers who rely on our Network Garages for their car repair needs. Whether it's a minor scratch or major repairs, trust TATA AIG to deliver excellence every time.

Choose your Claim Journey - Easy Steps from Start to Finish

Your Vehicle's Claim Journey at Network Garages



Initiate Claim



Tow or Drive your Vehicle to Nearest Network Garage



Damage Inspection



Repair in Progress



Direct Cashless Settlement

Your Vehicle's Claim Journey at Any Garage



Initiate Claim



Damages Assessed by Surveyor



Document Submission



Repair Under Process



Settlement and Payment

Certificate of Insurance Cum Policy Schedule

Vehicle Details - Accurate Vehicle Details, Custom Insurance:

Registration No.	MH 12 HL 0834	CC/KW	1799
Make / Model / Variant	HONDA / CIVIC / 1.8 V MT	Mfg. Year	2011
Fuel Type	PETROL	Date of Registration	10/10/2011
Engine Number / Motor No. (for EV)	R18A19401205	Hire Purchase / Hypothecation / Lease with	NA
Chassis No.	MAKFD156HBN500139	Seating Capacity (Including Driver)	5
Contract / Loan / Reference No.			
Body Type	SEDAN		

Zone Details:

RTO Location	PUNE
Zone	A
Geographical Area	India

Battery Details:

No. of Batteries	NA
Battery No.	NA
Cost of Battery	NA

Charger Details:

Charger No.	NA	No. of Charger	NA
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Agent/Intermediary Details - Working Together for You:

Agent/Intermediary Name	Agent/Intermediary Code	Agent/Intermediary Contact No.
sparkshield insurance broker private limited	1088	8421887858

Insured Declared Value (IDV) ₹ Details:

Policy Year	Vehicle IDV (₹)	Electrical Accessories (₹)	Non-Electrical Accessories - Vehicle IDV (₹)	Bi-Fuel/CNG/ LPG Kit (₹)	Trailer/Side Car IDV (₹)	Total IDV (₹)
1	486580	0	0	0	0	486580

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Schedule of Premium

Section - I Loss Of Or Damage To The Vehicle Insured (A): (Coverage for damage, theft, or loss to your own vehicle)

Own Damage Premium on Vehicle and Accessories	
Basic Own Damage	
Premium on Vehicle and Non-Electrical Accessories	₹ 1799.37
Discounts under Own Damage Section	
Less : No claim bonus (25%)	₹ 449.84
Total Own Damage Premium (A)	₹ 1349.53
Section - I Add-On Covers	
(Add) Loss of personal belongings (TA 09) Sum Insured: 10000	₹ 135
(Add) Emergency transport and hotel expenses (TA 10) Any One Accident : 5000 Any One Year : 10000	₹ 135
(Add) Key Replacement (TA 15) Sum Insured: 25000per occurrence limit 50% of SI	₹ 315
(Add) Repair of Glass, Rubber & Plastic Parts (TA 08)	₹ 0
Total Add on Premium (C)	₹ 585

Section - II Liability to Third-Parties (B): (Provides coverage for Third-Party damages, including injury or death of a Third-Party or damage to Third-Party property resulting from your vehicle use)

Third-Party Premium	
Basic TP premium	₹ 7897
Personal Accident (PA) Benefits	
1Year(s) Compulsory PA cover for Owner Driver 15,00,000.00	₹ 375
PA cover to unnamed passengers (IMT 16) No. of passengers: 5 CSI per passenger: 50000	₹ 125
Legal Liability	
Add: Legal liability to paid driver (IMT 28) Number of persons: 1	₹ 50
Total Liability Premium (B)	₹ 8447
Net Premium (A+B+C)	₹ 10382
SGST/UGST @9%	₹ 934.34
CGST @9%	₹ 934.34
Total Policy Premium	₹ 12250
Road Side Assistance (TA 19) (Incl.GST)	₹ 136.88
Total Amount Payable	₹ 12387

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Limits of Liability:

Under Section II- 1 (i) of policy (Death of or Bodily Injury)	Such amount as is necessary to meet the requirements of the Motor Vehicles Act, 1988	Under Section II - 1 (ii) of policy (Third Party Property Damage)	₹ 7,50,000	Under Section III - Compulsory PA Cover for Owner Driver	₹ 15,00,000
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Basis of Claim Settlement Under Tyre Secure	NA
Cover Limit for Additional Towing Charges	0
Additional Third-Party Property Damage Cover Limit	NA

Nomination Details:

Name of the Nominee	Nominee Age	Name of Appointee (If Nominee is Minor)	Relationship with Nominee
Neha Khedikar	34	NA	Wife

Drivers Clause: Persons or Classes of Persons Entitled to Drive: Any person including the Insured: Provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Provided also that the person holding an effective Learner's License may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989.

Limitations as to use: The Policy covers use of the vehicle for any purpose other than

- | | |
|---|---|
| a) Hire or Reward | e) Speed Testing |
| b) Carriage of Goods (other than samples or personal luggage) | f) Reliability Trials |
| c) Organized Racing | g) Any Purpose in Connection with Motor Trade |
| d) Pace Making | |

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

This Policy does not cover Pre-Existing Damages as per Inspection Photographs and Report.

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Grievance Redressal Procedure:

As per Chapter 7 of the IRDAI (Protection of Policyholders' Interests, Operations and Allied Matters of Insurers) Regulations, 2024.

Deductible Under Section I	Compulsory Deductible: ₹ 2,000.00 Voluntary Deductible: ₹ 0.00 Imposed Excess: ₹ 0.00 Franchisee: NA	No Claim Bonus	The Insured is entitled for a No Claim Bonus (NCB) on the own damage section of the Policy, if no claim is made or pending during the preceding year(s), as follows: The preceding year 20%, preceding two consecutive years 25%, preceding three consecutive years 35%, preceding four consecutive years 45%, preceding five consecutive years 50% of NCB on Own Damage (OD) Premium. NCB will only be allowed provided the Policy is renewed within 90 days of the expiry date of the previous Policy.
Deductible Under Engine Secure	NA		
Number of Claims covered under Depreciation Reimbursement - Battery	NA		
Deductible under Depreciation Reimbursement - Battery	NA		
No. of Claims Covered Under Depreciation Reimbursement	NA		

Subject to: A) IMT Endorsement Number: IMT 16,IMT 28,IMT 22

B) TATA AIG Auto Secure EndorsementNumber (TA): 08, 09, 10, 15, 19

We hereby certify that the Policy to which this Certificate relates as well as the Certificate of Insurance are issued in accordance with the provisions of Chapter XI of the Motor Vehicles Act, 2019. In witness whereof this Policy has been signed at Mumbai.

Policy Servicing Office: FURSUNGI - (VO), 3RD FLOOR, THE ORION, KOREGAON PARK ROAD, OPP., ST. MIRA'S COLLEGE FOR GIRLS, ARJUN MANSUKHANI PATH,, FURSUNGI - (VO) 411001
• Tel. No :8888889959

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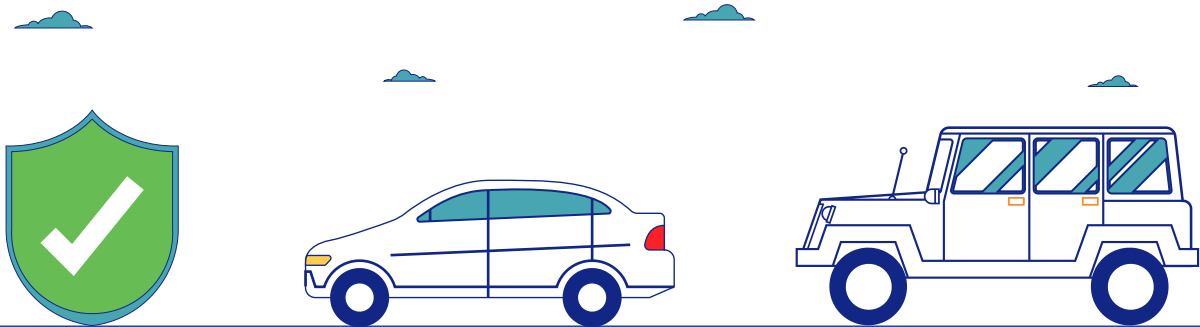
Stamp Duty Details:

Consolidated Stamp Duty has been paid to the State Exchequer.

Receipt No.	PD300017298895	Service Account Code	997134	GSTIN	27AABCT3518Q1ZW MAHARASHTRA
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For TATA AIG General Insurance Company Limited

Authorised Signatory



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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 Vehicles Act, 1988 is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY".

Note:

1. You are advised to go through the Policy Schedule cum Certificate of Insurance which is issued based on information and declaration provided by you.
2. Transcript of Information & Declaration is also provided herewith to enable you to go through the same again and if any error/discrepancy is found in respect of vehicle details, No Claim Bonus or any other information provided by you, 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 to be correct.
3. You may visit the Company website at www.tataaig.com for detailed benefits, terms and conditions and exclusions of the Policy issued and held by you.
4. Our Grievance Redressal Procedure and details about Ombudsman are available at the Company website www.tataaig.com
5. Please note that Any Established fraud of the Insured will lead to cancellation of Policy ab initio with forfeiture of Premium and non-consideration of claim, if any.
6. We will specifically seek confirmation on No Claim Bonus availed by you from your previous Insurer.
7. In case we receive confirmation that you had lodged claim with them then we will intimate you to pay the No Claim Bonus Amount within 20 days.
8. In case we don't receive the No Claim Bonus recovery then it will be adjusted against claim amount payable to you if any.
9. This Schedule, Policy terms and conditions available on the company website and Endorsements mentioned herein above shall be read together and any word or expression to which a specific meaning has been attached to/in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear.
10. Any amendments/modifications/alterations made on this system generated Policy Schedule is not valid and the Company shall not be liable for any liability whatsoever arising from such changes unless written request is made to the Company and the Company accepts the requested amendments/modifications/alterations and records the same through separate endorsement.
11. **Please carefully read the Customer Information Sheet (CIS) attached to your Policy.**

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Receipt

Receipt No.		PD300017298895		Receipt Date	04/10/2025
Sr. No.	Policy Number	Mode of Payment	Total Premium (₹) (Including GST)	Utilised from the Receipt for Policy (₹)	Balance (₹)
1.	6203544492 01 00	paymentLinkCustomer	12387	12387	0

Payer Name: PARAG MURLIDHAR KHEDIKAR

Notes:

1. This is a computer-generated receipt and does not require a signature.
2. Upon issuance of this receipt, all previously issued temporary receipts, if any, related to this Policy shall be considered null and void.
3. Amounts received by cheque shall be subject to realization.
4. Any amount received in excess of the Premium is being/shall be refunded by the Company.

GSTIN: 27AABCT3518Q1ZW-
MAHARASHTRA

Service Accounting Code: 997134

Revenue (consolidated) Stamp Duty duly paid vide challan No.NA date NA for applicable cases.
Issuance of this receipt does not amount to acceptance of the risk by TATA AIG General Insurance Company Limited. The Insurance cover for the risk shall be as per the terms conditions of the Insurance Policy if and when issued.

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Transcript Of Proposal

Insured and Vehicle Details:

1. Name (Registered owner of the Motor Vehicle): PARAG MURLIDHAR KHEDIKAR
2. Address for Communication: SIDDHANT SERENE FLAT NO 302 SR NO 87 NEAR GANRAJ K, ARYALAY BANER ROAD PUNE PUNE MAHARASHTRA, PUNE-411045, MAHARASHTRA, India
3. Vehicle Details: HONDA / CIVIC / 1.8 V MT / SEDAN
4. Vehicle Type: SEDAN
5. Fuel Type: PETROL
6. EV Details:
 - i. No. of Batteries: NA
 - ii. Battery No.: NA
 - iii. Cost of Battery: NA
 - iv. Charger No.: NA
 - v. No. of Charger: NA
7. Date of Registration: 10/10/2011
8. Proposed Period of Insurance:
 - TP Cover Period: 09/10/2025 (00:00 Hrs) to 08/10/2026 (Midnight)
 - OD Cover Period: 09/10/2025 (00:00 Hrs) to 08/10/2026 (Midnight)
 - CPA Cover Period: 09/10/2025 (00:00 Hrs) to 08/10/2026 (Midnight)
 - CPA Cover, if not opted: Yes, None

Previous Insurance Details:

Name of the Insurer: TATA AIG GENERAL INSURANCE CO.LTD.

1. Policy Number: 6203544492
2. Date of Expiry: 08/10/2025
3. Type of Cover: Package
4. Address of the Insurer: NA
5. Claim in Previous Policy Period: No
6. NCB in Previous Policy: 20 %
7. NCB Claimed: 25 %
8. Period of Insurance:
 - OD Cover Period: 09/10/2024(00:00 Hrs) to 08/10/2025(Midnight)
 - TP Cover Period: 09/10/2024(00:00 Hrs) to 08/10/2025(Midnight)
 - CPA Cover Period: NA to NA

Nominee Details:

1. Name of the Nominee: Neha Khedikar
2. Nominee Age: 34
3. Name of Appointee (If Nominee is Minor): NA
4. Relationship with Nominee: Wife

Restriction of Cover/ Discounts/ Concessions/ Extended Covers:

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1. ARAI Membership Number: NA
2. Third-Party Property Damage Cover Restricted to ₹6000 Only: No
3. Is Voluntary Deductible Opted: No
4. Amount of Deductible Opted: NA
5. Vehicle is Fitted With Anti-Theft Device Approved by ARAI: NA
6. Add-On Covers Opted: Repair of Glass, Rubber & Plastic Parts, Loss of personal belongings, Emergency transport and hotel expenses, Key Replacement, Road Side Assistance
7. PUC Certificate Number and PUC Expiry Date: NA - NA

Declaration for No Claim Bonus (If NCB Confirmation is Not Submitted but NCB Claimed)

- ☒ I/We declare that the rate of NCB claimed by me/us is correct and that NO CLAIM has arisen in the expiring Policy Period (Copy of Policy enclosed). I/We further undertake that if this declaration is found Incorrect all benefits under the Policy In respect of own Damage Section I of the Policy will stand forfeited.
- ☒ I hereby give my consent to receive one page Insurance Policy.

AML Guidelines:

1. I/We hereby confirm that all premiums paid/payable in future will be from bonafide sources and not paid out of proceeds of crime and that such premiums are not disproportionate to my/our income. I/We understand that the company has the right to call for documents to establish sources of funds and to cancel the Insurance Policy in case I/we are found guilty by any competent court of law under any of the statutes, directly or indirectly governing the prevention of money laundering law in India.
2. I/We are not Politically Exposed Persons* nor are their close relatives/family members/ associates. I/We shall keep the company informed if we subsequently become a Politically Exposed Person/close relative/family member/associate of Politically Exposed Persons.
*“Politically Exposed Persons” shall have the meaning assigned to it under Prevention of Money-Laundering (Maintenance of Records) Amendment Rules, 2023 as amended from time to time.

Roadside Assistance: Please Contact On: Toll Free no 1800 266 7780

Add-On UIN Numbers:

Repair of Glass, Rubber & Plastic Parts - UIN : IRDAN108RP0002V01200001/A0005V01200910 (TA 08).
 Loss of personal belongings - UIN : IRDAN108RP0002V01200001/A0054V01201819 (TA 09).
 Emergency transport and hotel expenses - UIN : IRDAN108RP0002V01200001/A0055V01201819 (TA 10).
 Key Replacement - UIN : IRDAN108RP0002V01200001/A0056V01201819 (TA 15).
 Road Side Assistance - UIN : IRDAN108RP0002V01200001/A0022V01201213 (TA 19).

Disclaimer : Insurance is the subject matter of solicitation. For more details on benefits, exclusions, limitations, terms & conditions, please refer sales brochure/policy wordings on www.tataaig.com carefully, before concluding a sale. Add On covers can only be purchased with the base product and on payment of an additional premium. The trade logo displayed above belongs to Tata Sons Private Limited and AIG and is used by TATA AIG General Insurance Company Limited under License. Purchase of TATA AIG General Insurance Company Limited products are purely on voluntary basis.

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