

## Private Client Group



## Auto Secure



WITH YOU ALWAYS

**Successful people like you need more than insurance policies**

Tata AIG Private Client Group (PCG) specializes in the provision of cover for the personal assets of High Net Worth Individuals.

We understand that insuring multiple vehicles with multiple policies can be incredibly difficult and time consuming. At Private Client Group we know how to keep it simple. We cover not only high value vehicles, but also antique collector cars and your everyday cars all under one renewal date.

**Concierge-level claims service®**

Whenever you need us, our dedicated claims professionals ensure that you receive the utmost attention and expert care. We pride ourselves on offering unprecedented flexibility, choice and support when you need it most, and we respond to all new losses on the same day of report.

**Making a claim** - You can notify a claim on our 24X7X365 Claims Helpline +91 66933752.

**Note:** The claims registered for the additional covers except Key replacement are admissible provided there is a valid claim under the own damage section of the policy.

## Key Product Features, Benefits and Exclusions

	Significant Features and Benefits	Policy limits and exclusions
<b>Motor</b>	This policy covers you against loss or damages to your vehicle occurring anywhere in India including third party liability	All exclusions are as per the India Motor Tariff wording
<b>Additional Covers</b>		
<b>Depreciation reimbursement</b>	Ensures you receive full claim payment without any deduction for wear and tear in relation to replaced parts	This cover is available for vehicles up to 3 years old subject to a maximum of 2 claims per policy period
<b>Daily Allowance</b>	Pays you a fixed sum towards a hired vehicle while your car is under repair, has been stolen or has suffered a total loss	This cover is available for a maximum of 10 days for repair or 15 days in the case of a total loss/theft  The repair time must exceed 3 days for the cover to apply
<b>Return to invoice</b>	Pays you the difference between the claim amount receivable under the policy and the purchase price of vehicle as per invoice in the event of a Total Loss including the first time registration charges and road tax incurred by you on the insured vehicle	This cover is available for vehicles up to 3 years old  The cover pays the current price or the invoice value whichever is lesser
<b>No Claim Bonus protection</b>	If your Bonus accumulation is 25% or more and you have no claims history for the preceding 2 years you can protect your No Claim Bonus for one own damage claim during the period of insurance	
<b>Repair of glass, fiber, plastic &amp; rubber parts</b>	You will not lose your No Claim Bonus if you choose to repair rather than replace glass/plastic/rubber/or fiber parts	
<b>Loss of personal belongings</b>	Covers your personal belongings in the vehicle at the time of loss or damage to that vehicle	Subject to a policy excess of Rs. 250
<b>Emergency transport and hotel expenses</b>	Pays you the cost of an overnight stay and taxi charges for returning back to the place of residence or the nearest city of travel, if your vehicle becomes immobile due to an accident	A maximum of Rs. 25000/- for any one accident and Rs. 50000/- is payable in total during the period of insurance
<b>Key replacement</b>	Covers the cost of replacing your vehicle keys where your keys are lost or stolen and where the vehicle has been broken into	The expenses incurred to replace keys of vehicles that are not owned for personal use are excluded

**Right of cancellation**

You may cancel this Policy by giving us 7 days written notice and send it to the communication address mentioned below. We shall then refund a portion of the premium on Short Period Rates for the remaining Period of Insurance except where a claim on this Policy has been made.

**Right to complain**

Every effort is made to ensure you receive a high standard of service. If you are not satisfied with the services you have received, you can communicate with us at the contact information given below:

Reach us @ -  
Tata AIG General Insurance Company Ltd.,  
Private Client Group Manager,  
Ahura Centre, 4th floor, 82,  
Mahakali Caves Road, Andheri-East,  
Mumbai – 400 093.  
Direct Number: + 91 22 6693 3752  
Email: [pcgindia@tata-aig.com](mailto:pcgindia@tata-aig.com)

To help us to deal with your comments quickly, please quote your Customer Identification/ Policy/Claim Number and Policy Holder/Insured Name.

Comprehensive automobile insurance is just one of the many advantages that you can expect from us. Please ask your independent insurance advisor about our protection for homes, fine art and valuables and more.

**Auto Secure**  
POLICY SUMMARY



## Harness the Power of an Expert

Tata AIG Private Client Group is a specialized division of Tata AIG General Insurance Company Limited.

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 solutions including insurance for automobile, home, personal accident, travel, energy, marine, property and casualty, as well as several specialized financial lines products. Each product offering is backed by expertise and an unparalleled claims service.

Our joint venture partner American International Group, Inc. (AIG), has more than 85 years of experience in insurance with over 65 million customers in more than 130 countries and jurisdictions.

This outstanding reach and experience means Tata AIG Private Client Group is ideally suited to arrange cover for your possessions wherever they might happen to be. That's why we already provide insurance for thousands of discerning individuals and their personal assets, including some of the most notable and unique properties in the world.



Tata AIG General Insurance Company Limited

Registered Office:

Peninsula Corporate Park, Nicholas Piramal Tower, 9th Floor, G.K. Marg,  
Lower Parel, Mumbai-400013.

Insurance is the subject matter of the solicitation.

For more details on risk factors, terms and conditions, please read  
policy wordings carefully, before concluding a sale.

Call us at +91 22 6693 3752 or  
Write to us on [pcgindia@tata-aig.com](mailto:pcgindia@tata-aig.com)