Auto Secure - Standalone Own Damage Two Wheeler Policy

Insured Details – Key Information for You

Name	Mr. Pankaj Kumar
Address	North Of Pani Tanki Transport Nagar, Mourya Vihar Colony Transport Nagar,Kumhrar Kumhrar Patna,, Patna, SAMPATCHAK-BIHAR, 800026,
Email ID	INS********@GMAIL.COM
Contact No.	+91 93**55**79
GSTIN	NA
Policy No.	6107841888 00 00
Client ID	NA

Unlock Policy Details at Your Fingertips

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TATA AIG App
https://taig.in/TAGINS/97dd576

OR

Scan QR Code

You can also visit our website
www.tataaig.com

WhatsApp us at
+91 9136160375

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

Hi Mr. Pankaj Kumar

Welcome to TATA AIG General Insurance Company Limited Family & We thank you for choosing our Policy for your Motor Vehicle Insurance. Your Policy No. 6107841888 00 00 has been issued based on the information and declaration provided by you. You are requested to visit our website www.tataaig.com for Policy Wordings.

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

Coverage Details	Valid From	Valid Till
Own Damage Cover	02/09/2026 (00:01 Hrs)	01/09/2027 (Midnight)
Premium Amount (Including GST)	₹ 1675	

Quick Access for Seamless Service

Access Network Garage list | Initiate Online Claim | Go To Guide & FAQ | Policy Wordings

Certificate of Insurance Cum Policy Schedule

Vehicle Details - Your Complete Vehicle Information at a Glance:

Policy No.	6107841888 00 00
Insured Name	Mr. Pankaj Kumar
Premium Amount	1675
Registration No.	BR 01 HH 4384
Make / Model / Variant	OLA/S1/AIR
Fuel Type	BATTERY
Engine No. /Motor No. (For EV)	M2AB0308H30045
Chassis No.	P53AUDCA2CHA04443

Body Type	SCOOTER
CC / KW	5
Mfg. Year	2023
Date of Registration	31/08/2023
Hire Purchase /Hypothecation /Lease With	NA
Seating Capacity(Including Driver)	2

Zone Details:

RTO Location	PATNA
Zone	B
Geographical Area	India

Battery Details:

No. of Batteries	1
Battery No.	B2PGAA21HD0109
Cost of Battery	NA

Charger Details:

Charger No.	NA	No. of Charger	NA

Agent/Intermediary Details - Working Together for You:

Agent/Intermediary Name	Agent/Intermediary Code	Agent/Intermediary Contact No.
dhanesh kumar	AGINCURPK8320E	7011303402

Insured Declared Value (IDV) ₹ Details:

Policy Year	Vehicle IDV (₹)	Electrical Accessories IDV (₹)	Non-Electrical Accessories - Vehicle IDV (₹)	Bi-Fuel/CNG/LPG Kit (₹)	Trailer/Side Car IDV (₹)	Total IDV (₹)
1	84599	0	5000	0	0	89599.00

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 (OD)		
Premium on Vehicle	₹	1,162.66
Add: Non-Electrical Accessories	₹	68.72
Discounts Under Own Damage (OD) Section		
Less: No Claim Bonus (35%)	₹	430.98
Total Own Damage Premium (A)	**₹**	**800.40**
Section I Add On Covers (B):		
Add : Emergency Medical Expenses (TA 19) Sum Insured: 25000	₹	197.50
Add : Road Side Assistance (TA 23)	₹	99.00
Add : Electric Surge Secure (TA 27)	₹	322.56
Total Add-On Premium (B)	**₹**	**619.06**
Net Premium (A+B)	**₹**	**1419**
SGST @9%	**₹**	**128.00**
CGST @9%	**₹**	**128.00**
Total Policy Premium (₹)	**₹**	**1,675.00**

Motor Third-Party (TP) Policy Details:

Certificate & Policy No.	Policy Type	Insurance Company Name	TP Cover Start Date	TP Cover End Date
BBBA00997561685/00/BBBA00997561685/00	LiabilityOnly	ACKO General Insurance Ltd	30/08/2023	29/08/2028

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

PUC: 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.

Auto Secure - Standalone Own Damage Two Wheeler Policy

Please note the coverage under the Policy is restricted to own damage section only and no other liability in connection with the vehicle.

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

Deductible Under Section I	Compulsory Deductible : ₹ 100.00 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 Premium. NCB will only be allowed provided the Policy is renewed within 90 days of the expiry date of the previous Policy.

Subject to: A) IMT Endorsement Number:	IMT 22
B) TATA AIG Auto Secure Endorsement Number (TA):	TA 19,TA 27,

I/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.

Stamp Duty Details:

Consolidated stamp duty paid to state exchequer.

Receipt No.	PD300024025519	**Service Account Code**	997134	**GSTIN**	10AABCT3518Q1ZB

Roadside Assistance - Please Contact On: 08065194300

Policy Servicing Office: 2ND FLOOR, S P TOWER, S. P. VERMA ROAD P.S. KOTWALI PATNA, BIHAR. , GARDANIBAGH , BIHAR , 800001

For TATA AIG General Insurance Company Limited

Digitally Signed by: Malpa Devi Maharana
Date: 30/08/2026
Location: Mumbai

Authorised Signatory

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.**

Receipt

Receipt No.	PD300024025519	Receipt Date	30/08/2026

Sr. No.	Policy Number	Mode of Payment	Total Premium (₹)	Utilised from the Receipt for Policy (₹)	Balance (₹)
1.	6107841888 00 00	paymentLinkCustomer	1,675	1,675	0

Payer Name: Pankaj Kumar

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 realisation.
4. Any amount received in excess of the Premium is being/shall be refunded by the Company.

GSTIN: 10AABCT3518Q1ZB	Service Accounting Code: 997134

Revenue (consolidated) Stamp Duty duly paid vide challan No. date 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.

Transcript Of Proposal

Insured and Vehicle Details:

1. **Name (Registered owner of the Motor Vehicle):** Mr. Pankaj Kumar
2. **Vehicle Details:** OLA S1 AIR
3. **Address for Communication:** North Of Pani Tanki Transport Nagar, Mourya Vihar Colony Transport Nagar,Kumhrar Kumhrar Patna,, Patna, 800026,, SAMPATCHAK, BIHAR, India
4. **Vehicle Type:** SCOOTER
5. **Fuel Type:** BATTERY
6. **EV Details:**
   - i. **Battery Number:** B2PGAA21HD0109
   - ii. **Charger Number:** NA
   - iii. **No. of Batteries:** 1
   - iv. **Cost of Battery:** NA
   - v. **No. of Chargers:** NA
   - vi. **Is Battery Provided by Manufacturer:** Yes
   - vii. **Name of Battery Manufacturer:** NA
   - viii. **Is Battery a Part of Ex-Showroom Price of the Vehicle:** Yes
7. **Insured's Declared Value:** 89,599
8. **Date of Registration:** 31/08/2023
9. **Proposed Period of Insurance:**
   - **Own Damage Cover Period:** From 02/09/2026 (00:01 Hrs) To 01/09/2027 (Midnight)

Previous Insurance Details:

1. Policy Number: N4392643 **2. Date of Expiry:** 01/09/2026 **3. Type of Cover:** Standalone OD **4. Address of the Insurer:** IFFCO TOKIO GENERAL INSURANCE CO. LTD. **5. Claim in Previous Policy Period:** No **6. NCB in Previous Policy:** 25% **7. NCB Claimed:** 35% **8. Period of Insurance:** • **Own Damage Cover Period:** From 02/09/2025 to 01/09/2026 • **Third-Party Cover Period:** From 30/08/2023 to 29/08/2028 • **CPA Cover Period:** From NA to NA	**Existing Motor Third-Party (TP) Policy Details** **1. Policy Number:** BBBA00997561685/00 **2. Name of Insurer:** ACKO General Insurance Ltd **3. Date of Expiry:** 29/08/2028 **4. Type of Cover:** LiabilityOnly **5. Address of the Insurer:** ACKO General Insurance Ltd **6. Claim in Previous Policy Period:** No **7. Period of Insurance:** **TP Cover Period:** From 30/08/2023 to 29/08/2028

Restriction of Cover/ Discounts/ Concessions/ Extended Covers:

1. ARAI Membership Number: NA

2. Is Voluntary Deductible Opted: No

3. Amount of Deductible Opted: NA

4. Vehicle is Fitted With Anti-Theft Device Approved by ARAI: No

5. Add-On Covers Opted: Road Side Assitance,Emergency medical expenses,Electric Surge Secure

6. 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.

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.

☑ I hereby give my consent to receive one page Insurance Policy.

☑ I understand that I will receive digital copy of my Policy and service-related communication via Email only.

Grievance Redressal Procedure:

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

Add-On UIN Numbers:

Road Side Assitance - UIN : IRDAN108RP0002V01201920/A0023V01201920

Emergency medical expenses - UIN : IRDAN108RP0002V01201920/A0020V01201920

Electric Surge Secure - UIN : IRDAN108RP0002V01201920/A0005V01202223

TAGIC/PS/MRTW/Feb 22/05

Disclaimer: Insurance is the subject matter of solicitation. For more details on benefits, exclusions, limitations, terms & conditions, please refer to the 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.

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