Auto Secure - Liability Only Policy

Insured Details – Key Information for You

Name	.. CERAMIC EMPORIUM
Address	Gate No 1 Transport Nagar, Patna, SAMPATCHAK-BIHAR, 800026,
Email ID	INS********@GMAIL.COM
Contact No.	+91 94**92**89
Policy No.	6104954801 01 00
GSTIN	NA
Client ID	NA

Unlock Policy Details at Your Fingertips

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

OR

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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 .. CERAMIC EMPORIUM

Welcome to TATA AIG family & we thank you for choosing our Policy for your Motor Vehicle Insurance. Your Policy No. 6104954801 01 00 has been issued based on the information and declaration provided by you. You are requested to visit our website www.tataaig.com for full Policy Wordings.

Period of Insurance & Premium

Coverage Details	Valid From	Valid Till
Third-Party Cover	01/09/2026 (00:01 Hrs)	31/08/2027 (Midnight)
Compulsory Personal Accident Cover for Owner-Driver	NA	NA
Premium Amount (Including GST)	₹ 902	

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.	6104954801 01 00	**Body Type**	SCOOTER
Insured Name	.. CERAMIC EMPORIUM	**Fuel Type**	PETROL
Premium Amount	902	**CC / KW**	124
Registration No.	BR 01 BR 3722	**Mfg. Year**	2013
Make / Model / Variant	HONDA/ACTIVA/ACTIVA 125 DRUM BSVI	**Hire Purchase /Hypothecation /Lease With**	NA
Engine No. /Motor No. (For EV)	JF50E80051683	**Seating Capacity(Including Driver)**	2
Chassis No.	ME4JF501BD8052488	**Date of Registration**	01/01/1900

Zone Details:

RTO Location	PATNA
Zone	B
Geographical Area	India

Battery Details:

No. of Batteries	NA
Battery No.	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

Schedule of Premium

Section - I Liability to Third-Parties (A): (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 (TP) Premium		
Basic TP Premium	₹	**714.00**
Legal Liability		
Add: Legal liability to paid driver (IMT 28) Number Of Person: 1	₹	50.00
Total Liability Premium (A)	₹	**764.00**
Net Premium (A)	₹	**764.00**
SGST 9%	₹	**69.00**
CGST 9%	₹	**69.00**
Total Policy Premium	₹	**902.00**

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.

Limits of Liability:	
Under Section I - 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 I -1 (ii) of Policy (Third Party Property Damage)	₹ 100,000.00
Under Section II: Compulsory Personal Accident Cover for Owner Driver	

Nominee Details:

Sr No.	CSI	Name & Age	Relationship	% of Claim	Mobile No.	E-mail ID	Present & Permanent Address	Bank Details	Appointee Details (If Nominee is Minor)	
									Name	Relationship to Nominee
1.	15 Lakhs (Sum Insured)	NA	NA						NA	NA

Subject to: A) IMT Endorsement Number: IMT 28

B) TATA AIG Auto Secure Endorsement Number (TA):

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.	PD300024038870	Service Account Code	997134	GSTIN	10AABCT3518Q1ZB

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: 31/08/2026

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. 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.
7. 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.
8. **Please carefully read the Customer Information Sheet (CIS) attached to your Policy.**

Receipt

Receipt No.	PD300024038870	Receipt Date	31/08/2026

Sr. No.	Policy Number	Mode of Payment	Total Premium (₹)	Utilised from the Receipt for Policy (₹)	Balance (₹)
1.	6104954801 01 00	paymentLinkCustomer	902	902	0

Payer Name: CERAMIC EMPORIUM

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):** .. CERAMIC EMPORIUM
2. **Vehicle Details:** HONDA ACTIVA ACTIVA 125 DRUM BSVI
3. **Address for Communication:** Gate No 1 Transport Nagar, Patna, 800026,, SAMPATCHAK, BIHAR, India
4. **Vehicle Type:** SCOOTER
5. **Fuel Type:** PETROL
6. **EV Details:**
   i. **Battery Number:** NA
   ii. **Charger Number:** NA
   iii. **No. of Batteries:** NA
   iv. **No. of Chargers:** NA
   v. **Name of Battery Manufacturer:** NA
7. **Date of Registration:** 01/01/1900
8. **Proposed Period of Insurance:**
   - **Third-Party Cover Period:** From 01/09/2026 (00:01 Hrs) To 31/08/2027 (Midnight)
   - **Compulsory Personal Accident Cover Period:** From NA To NA
   - **Compulsory Personal Accident Cover:** NA

Previous Insurance Details:

1. **Policy Number:** 6104954801
2. **Date of Expiry:** 26/08/2026
3. **Type of Cover:** LiabilityOnly
4. **Address of the Insurer:** TATA AIG GENERAL INSURANCE CO.LTD.
5. **Claim in Previous Policy Period:** No
6. **Period of Insurance:**
   - **Own Damage Cover Period:** From 01/01/1900 To 01/01/1900
   - **Third-Party Cover Period:** From 01/01/1900 To 01/01/1900
   - **Compulsory Personal Accident Cover Period:** From NA To NA

Nominee Details:

Sr No.	CSI	Name & Age	Relationship	% of Claim	Mobile No.	E-mail ID	Present & Permanent Address	Bank Details	Appointee Details (If Nominee is Minor)	
									Name	Relationship to Nominee
1.	15 Lakhs (Sum Insured)	NA	NA						NA	NA

Restriction of Cover/ Discounts/ Concessions/ Extended Covers:

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:** No
6. **Add-On Covers Opted:** NA
7. **PUC Certificate Number and PUC Expiry Date:** NA - NA

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.

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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