

**Dear Customer,**

As a Tata AIG General Insurance customer, we are happy to offer you a unique road side assistance service. The service is designed to take care of your vehicle and your worries in an unfortunate event of your vehicle meeting with accident or a breakdown. We have tied up with.....who will be offering these services to you on our behalf.

To avail of this service all you have to do is call.....

The wide range of services you can benefit from is listed below. We are sure you will make use of most of these. These services will be offered to you during the policy period as mentioned on your Tata AIG Motor Insurance Package Policy Schedule or Certificate of Insurance.

### **Repair and Towing Assistance**

#### **Service for Flat Tyre**

In the event insured Vehicle is immobilized due to a flat tyre, 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 & reattached 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.

#### **Repair on the spot**

In the event insured Vehicle breaks down due to a minor mechanical / electrical fault making it immobile and immediate repair on the spot is deemed possible, you will get the assistance of a vehicle technician for repairing the breakdown at the location of breakdown. Cost of Material & Spare Parts, if required, to repair the vehicle on the spot and any other incidental conveyance to obtain such material & spare parts will be borne by you.

#### **Locked /Lost keys**

If the keys of the insured vehicle are broken, lost or misplaced, and in case you need and request to arrange for another set from your place of residence the same will be arranged after receiving the requisite authorizations from you with regards to the person designated to hand over the same to you provided the distance between the two locations are less than 50 kms. You may be requested to submit an identity proof at the time of delivery of the keys. However if the distance between the two locations ( residence & place where the keys are required) are more than 50 kms the keys will be sent by courier. Alternatively In case the keys are lost the vehicle shall be towed to a nearest safe place.

#### **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 ltrs on a chargeable basis) at the location of breakdown.

#### **Emergency Towing Assistance**

##### **In case of Breakdown:**

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 100 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.

**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 100 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.

**Towing in case of incorrect fuelling:**

In the event insured vehicle being immobilized due to incorrect fuelling you will get assistance in making the arrangement for the vehicle to be towed to the nearest garage using the appropriate towing mechanism within a radius of 100 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.

**Breakdown support over phone:**

In the event insured vehicle is immobilized due to a breakdown you will be assisted over phone and try to resolve the problem then & there.

**Facilitate finding closest dealer:**

In case of specific request received from the insured about providing the contact details of the nearest dealer the same will be provided to the insured.

**Customer conference calling:**

For seamless & speedy services a conference call (wherever required) between the insured , the assistance provider and itself will be arranged . you will be kept updated on the progress of intervention.

**Concierge Services:**

**SMS Relays/Emergency Message Service**

In the event of breakdown or accident to your insured vehicle under our policy your urgent messages will be relayed to a person of your choice.

**Continuation / Return Journey (Taxi Support)**

In the event the insured vehicle is immobilized due to a breakdown, outside the municipal/corporation limits of your home city, and the vehicle cannot be repaired the same day, you will get the assistance for arrangement of alternate mode of transport (Taxi) to continue the journey or return to your home town from the location of the breakdown. In the normal course "C" Class vehicles (as per widely used categorization of the automobile industry) will be arranged on a best effort basis.

However, in case the same is not available owing to geographical or other constraints, you will be provided the next best class of vehicle available. Taxi fare for the journey will be borne by you and shall be paid directly to the vendor and we will pay the amount if opted and shown in the policy schedule.

**Hotel Accommodation:**

In the event insured vehicle is immobilized due to a breakdown which has taken place and cannot be repaired the same day, you will get the assistance in organizing for Hotel accommodation near the location of the event. You will have to bear the cost of stay and you will be informed of the amount to be paid in advance directly to the Hotel and we will pay the amount if opted and shown in the policy schedule.

**Ambulance Arrangement:**

In the event the insured vehicle is immobilized due to a breakdown, outside the

Municipal / corporation limits of your home city, and the vehicle cannot be repaired the same day you will get assistance and arrangement for an ambulance, if required. You will have to bear the cost related to this service and will be paid directly to vendor.

**Medical Referral:**

In case of specific request received from the insured about providing the contact details of the name, address, telephone number of physician, hospitals ,clinic, dentist and dental clinics the same shall be provided . However, the quality of medical services of the referred service providers can not be guaranteed.

**Important Note:** You will not be required to pay for labour cost and roundtrip conveyance costs of the service provider except cost of material/spare parts and conveyance/transportation cost to obtain them, if required, to repair the Vehicle and any other cost specifically mentioned in the above services.

We will make our best effort to provide you various services within 3 hours of reporting. Further, However, if your insured vehicle is immobilized due to breakdown, and is eligible for services, but as a rare chance, you do not get the eligible assistance as mentioned above, you will be reimbursed the costs incurred for towing the insured Vehicle to the nearest garage not exceeding 2000/per event for towing or 250/per event for other services. To qualify for reimbursement, you must have called the toll free number and obtained an authorization, prior to availing external service and must provide necessary documents justifying the event and the actual costs borne.

**Geographical territory:**

**These services are available on National highways, state highways and motorable roads within mainland India.**

**LIMITATIONS:**

- 1) The Services will be provided on a best effort basis, subject to regulations in force locally.
- 2) The services would not be provided under following conditions:
- 3) Acts of God (including exceptional adverse weather conditions), earthquake, fire (not caused by the negligence of either party), war (declared or undeclared), invasion, rebellion, revolt, riot (other than among employees of either party), civil commotion, civil war, acts of terrorism, nuclear fission, strike, act(s) of omission/commission by any concerned, Government(s), or government agencies, judicial or quasi judicial authorities.
- 4) loss of or damage to luggage or other personal effects that might occur during the services performance.
- 5) Vehicles should not be used for the purpose of racing, rallying, motor sports, or in any instance where the Vehicle is not being used /driven in accordance with applicable laws and regulations.
- 6) Not covered events: Any service not covered here, if provided shall be at your own expense..
- 7) Load carried in the vehicle such as boats, motor vehicles, gliders, or animals (horses, cattle...), merchandise, perishable goods, research and scientific equipment, building equipment, furniture, etc. shall not be transported.
- 8) You can avail of these services for maximum of 4 times during the course of the policy period.

**Procedure of receiving services:**

When requesting Services, you will comply with the following terms and conditions:

Call, without delay, the toll free number / Telephone Number provided here Comply with the solutions recommended Take all reasonable measures to limit and prevent possible consequences of the Breakdown Provide the your / user beneficiary Information.

In order to entitle the relevant Users to the Services, the insured Vehicle must be immobilised within the Covered geographical territory. A vehicle is considered as immobilised as long as it cannot be driven as a result of a breakdown or an accident. However, the state of being out of use for maintenance or repair purposes is not considered as immobilisation.

**Grievance Redressal Procedure:**

We are committed to provide you excellent services but we recognize that things do go wrong occasionally. In an unlikely event that you are not satisfied with the way in which .....has dealt with your service requirement, as part of our commitment to excellent customer service, you may report the matter to the following person for redressal.

Service provider address & contact details.....

You may also contact us at the following to enable us to help you in getting the services.

Toll Free: 18002667780  
 (from a BSNL/ MTNL land line)  
 Tolloed No: 022 6693 9500  
 Email: customersupport@tataaig.com  
 Web site : [www.tataaiggeneral.com](http://www.tataaiggeneral.com)

After investigating the matter internally and subsequent closure, we will send our response within a period of 10 days from the date of receipt of the complaint by the Company or its office in Mumbai. In case the resolution is likely to take longer time, we will inform you of the same through an interim reply.

**Escalation Level 1**

For lack of a response or if the resolution still does not meet your expectations, you can write to [manager.customersupport@tata-aig.com](mailto:manager.customersupport@tata-aig.com). After investigating the matter internally and subsequent closure, we will send our response within a period of 8 days from the date of receipt at this email id.

**Escalation Level 2**

For lack of a response or if the resolution still does not meet your expectations, you can write to the Head - Customer Services at [head.customerservices@tata-aig.com](mailto:head.customerservices@tata-aig.com) After examining the matter, we will send you our final response within a period of 7 days from the date of receipt of your complaint on this email id.

Within 30 days of lodging a complaint with us, if you do not get a satisfactory response from us and you wish to pursue other avenues for redressal of grievances, you may approach Insurance Ombudsman appointed by IRDAI under the Insurance Ombudsman Scheme.

**NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES  
 (As on 1.1.2015)**

Office Details	Jurisdiction of Office Union Territory, District)	Date Of Taking Charge

Office Details	Jurisdiction of Office Union Territory, District)	Date Of Taking Charge
<p><b>AHMEDABAD - Shri. / Smt.</b> Office of the Insurance Ombudsman, 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad – 380 014. Tel.: 079 - 27546150 / 27546139 Fax: 079 - 27546142 Email: <a href="mailto:bimalokpal.ahmedabad@gbic.co.in">bimalokpal.ahmedabad@gbic.co.in</a></p>	<p>Gujarat, Dadra &amp; Nagar Haveli, Daman and Diu.</p>	
<p><b>BENGALURU - Shri. M. Parshad</b> Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27- N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: <a href="mailto:bimalokpal.bengaluru@gbic.co.in">bimalokpal.bengaluru@gbic.co.in</a></p>	<p>Karnataka.</p>	<p>14-08-2014</p>
<p><b>BHOPAL - Shri. R K Srivastava</b> Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: <a href="mailto:bimalokpal.bhopal@gbic.co.in">bimalokpal.bhopal@gbic.co.in</a></p>	<p>Madhya Pradesh Chattisgarh.</p>	<p>27-05-2013</p>
<p><b>BHUBANESHWAR - Shri. B. N. Mishra</b> Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: <a href="mailto:bimalokpal.bhubaneswar@gbic.co.in">bimalokpal.bhubaneswar@gbic.co.in</a></p>	<p>Orissa.</p>	<p>22-07-2014</p>
<p><b>CHANDIGARH -</b> Office of the Insurance Ombudsman, S.C.O. No. 101, 102 &amp; 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email:</p>	<p>Punjab, Haryana, Himachal Pradesh, Jammu &amp; Kashmir, Chandigarh.</p>	<p>21-09-2012</p>

Office Details	Jurisdiction of Office Union Territory, District)	Date Of Taking Charge
<a href="mailto:bimalokpal.chandigarh@gbic.co.in">bimalokpal.chandigarh@gbic.co.in</a>		
<b>CHENNAI - Shri Virander Kumar</b> Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: <a href="mailto:bimalokpal.chennai@gbic.co.in">bimalokpal.chennai@gbic.co.in</a>	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).	09-05-2013
<b>DELHI - Smt. Sandhya Baliga</b> Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23239633 / 23237532 Fax: 011 - 23230858 Email: <a href="mailto:bimalokpal.delhi@gbic.co.in">bimalokpal.delhi@gbic.co.in</a>	Delhi.	15-07-2014
<b>GUWAHATI - Sh. / Smt.</b> Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937 Email: <a href="mailto:bimalokpal.guwahati@gbic.co.in">bimalokpal.guwahati@gbic.co.in</a>	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.	
<b>HYDERABAD - Shri. G. Rajeswara Rao</b> Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 65504123 / 23312122 Fax: 040 - 23376599 Email: <a href="mailto:bimalokpal.hyderabad@gbic.co.in">bimalokpal.hyderabad@gbic.co.in</a>	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.	15-05-2013
<b>JAIPUR - Shri. Ashok K. Jain</b> Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363	Rajasthan.	10-10-2014

Office Details	Jurisdiction of Office Union Territory, District)	Date Of Taking Charge
Email: <a href="mailto:Bimalokpal.jaipur@gbic.co.in">Bimalokpal.jaipur@gbic.co.in</a>		
<b>ERNAKULAM - Shri. P. K. Vijayakumar</b> Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: <a href="mailto:bimalokpal.ernakulam@gbic.co.in">bimalokpal.ernakulam@gbic.co.in</a>	Kerala, Lakshadweep, Mahe-a part of Pondicherry.	14-07-2014
<b>KOLKATA - Shri. K. B. Saha</b> Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: <a href="mailto:bimalokpal.kolkata@gbic.co.in">bimalokpal.kolkata@gbic.co.in</a>	West Bengal, Sikkim, Andaman & Nicobar Islands.	30-07-2014
<b>LUCKNOW - Shri. N. P. Bhagat</b> Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: <a href="mailto:bimalokpal.lucknow@gbic.co.in">bimalokpal.lucknow@gbic.co.in</a>	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.	04-08-2014
<b>MUMBAI - Shri. A. K. Dasgupta</b> Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: <a href="mailto:bimalokpal.mumbai@gbic.co.in">bimalokpal.mumbai@gbic.co.in</a>	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.	16-05-2013
<b>NOIDA - Shri. Ajesh Kumar</b> Office of the Insurance Ombudsman, Bhagwan Sahai Palace	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor,	

Office Details	Jurisdiction of Office Union Territory, District)	Date Of Taking Charge
4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P-201301. Tel.: 0120-2514250 / 2514251 / 2514253 Email: <a href="mailto:bimalokpal.noida@gbic.co.in">bimalokpal.noida@gbic.co.in</a>	Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.	
<b>PATNA - Shri. Sadasiv Mishra</b> Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: <a href="mailto:bimalokpal.patna@gbic.co.in">bimalokpal.patna@gbic.co.in</a>	Bihar, Jharkhand.	
<b>PUNE - Shri. A. K. Sahoo</b> Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020 - 32341320 Email: <a href="mailto:bimalokpal.pune@gbic.co.in">bimalokpal.pune@gbic.co.in</a>	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.	10-09-2014

GOVERNING BODY OF INSURANCE COUNCIL,  
 3rd Floor, Jeevan Seva Annexe,  
 S. V. Road, Santacruz (W),  
 Mumbai - 400 054.

**Tel.:** 022 - 26106889 / 671 / 980

**Fax:** 022 - 26106949

**Email:** [inscoun@gbic.co.in](mailto:inscoun@gbic.co.in)

Shri S.Gopa Kumar, Secretary General  
 Smt Moushumi Mukherji, Secretary

**IRDAI REGULATION NO 5:** This Policy is subject to regulation 5 of IRDAI (Protection of Policyholder's Interests) Regulation.