



WITH YOU ALWAYS

## **ROAD SIDE ASSISTANCE**

**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 Europ Assistance who will be offering these services to you on our behalf.

Europ Assistance is a world wide player in providing roadside assistance services, having tie ups with leading car manufacturers and insurance companies.

To avail of this service all you have to do is call 1800 266 1144

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 & re-attached 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.

### **Spare Key Retrieval / Service for Keys Locked Inside**

If the keys of the insured vehicle are locked inside the vehicle, lost, or misplaced, and in case you need and request to arrange for another set from your place of residence or office by courier to the location of the vehicle, the same will be arranged after receiving the requisite authorizations from you with regards to the person designated to hand over the same. You may be requested to submit an identity proof at the time of delivery of the keys. Alternatively, at your request, you will be assisted by a car technician to attempt to open the car with normally available tools at the location of the event. Identity proof for matching with car ownership information on record will be required prior to attempting this service.

### **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 Break-down:**

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 25 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 25 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.

### **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.

### **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.

### **Pick up of repaired vehicle**

In the event insured Vehicle suffers an immobilizing breakdown/accident which is outside the limits of your home city, and the vehicle is towed to the nearest garage which determines that the vehicle cannot be repaired the same day, you will get the assistance to pick the vehicle from the location of incident and transport it to the desired location by providing driver facility service after the vehicle is fully repaired. The cost of driver shall be borne by you.

**Important Note:** You will not be required to pay for labour cost and round-trip 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.

Further, 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 Rs.2000/- per event for towing or Rs.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 of cities within mainland India, except in the states of Mizoram, Nagaland, Tripura, Arunachal Pradesh, Sikkim.

### **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:  
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.

- 3 loss of or damage to luggage or other personal effects that might occur during the services performance.
- 4 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.
- 5 Not covered events: Any service not-covered here, if provided shall be at your own expense.
- 6 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.
- 7 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,
- Get the prior approval before taking any initiative or incurring any expenses,
- 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:**

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 Europ Assistance 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.

« Alarm Centre Head ».

Europ Assistance India Pvt. Ltd.,  
301, « C » Wing, Business Square,  
Andheri Kurla Road,  
Chakala, Andheri East,  
Mumbai 400 093.

Toll Free : 1800 266 1144  
Email : [customercare@europ-assistance.in](mailto:customercare@europ-assistance.in)  
Website : [www.europ-assistance.in](http://www.europ-assistance.in)

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

Toll Free: 1 800 11 99 66 (from a BSNL/ MTNL land line)  
Tolled No: 022 6693 9500  
Email: [customersupport@tata-aig.com](mailto:customersupport@tata-aig.com)  
Web site : [www.tata-aiggeneral.com](http://www.tata-aiggeneral.com)

You may also send a letter to our Customer Support department, or visit our Branch operations managers at any of our branches across the country.

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