

Long term Two Wheeler Package policy – Add on cover

1) Depreciation Allowance

This cover is applicable if it shown on your schedule.

We will pay you the amount of depreciation deducted on the value of parts replaced under own damage claim, lodged under section 1 (own damage) of the policy. We will pay for the first 2 claims during each year of the period of insurance.

Deductible: First Rs. for each and every claim.

Deductible Options: Rs. 250/Rs.350/Rs.450

2) Return to Invoice

This cover is applicable if it shown on your schedule

What is covered:

We will pay the financial shortfall between the amount You receive under section 1(own damage) of the policy and the purchase price of the new two wheeler of same make and model as confirmed in the invoice of sale in the event of Your two wheeler being a Total Loss/ Constructive total loss (CTL) or stolen during the period of insurance and not recovered. In case exactly same make/model is not available, our liability will be limited to the shortfall with respect to the latest price of the insured vehicle. We will also pay the registration charges and road tax applicable for the new two wheeler of same make and model, however, We will pay first time registration charges and road tax in case same make and model is not available. Registration charges and road tax will be paid as applicable at the place of registration of insured vehicle.

Special conditions applicable to this benefit:

- You are the first registered owner of the two wheeler or vehicle is in the name of user who exclusively used the vehicle prior to transfer of vehicle in case of an institution.
- The finance company/bank whose interest is endorsed on the policy must agree in writing for settlement of claim under this coverage.

What is not covered:

We will not pay the financial shortfall if:

- Total Loss/CTL and theft claim is not valid and admissible under section 1 (Own Damage) of the policy.
- Final investigation report in case of theft claim is not submitted to us.

Definitions:

- We, Us, Our, Ourselves means the Tata AIG General Insurance Co. Ltd.
- You, Your, Yourself - Means or refers to the person or persons described in the Schedule as the insured.
- Constructive Total Loss - A vehicle will be considered to be a Constructive Total Loss (CTL), where the aggregate cost of retrieval and/or repair of the vehicle subject to terms and conditions of the policy exceed 75% of the Sum Insured.
- Period of insurance - The period of time stated in the schedule for which the policy is valid and operative.

Customer Service and Grievance Procedure:

We are committed to and constantly endeavour to give excellent service to all our customers but we recognize that things do go wrong occasionally. In an unlikely event that you are not satisfied with the way in which we have dealt with you, as part of our commitment to excellent customer service, we have an internal grievance resolution process in place to deal with any complaint you may have.

We have a 24/7 help line for addressing customer queries and grievances. The contact details of our helpline are as under.

Toll Free: 1 800 11 99 66 (from a BSNL/ MTNL landline)

Tolled No: 022 6693 9500

Email: customersupport@tata-aig.com

Website: www.tataaiggeneral.in

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.

Our customer service executives are equipped to address queries and attend to your grievances. Our executives will help you in any way they can and most of your concerns can be resolved quickly. If they are unable to satisfy you or there are matters which require more detailed enquiries, they will refer the matter to the appropriate authority who will immediately deal with the matter. In such a scenario, we will contact you with an update and give you an expected date of response/resolution.

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. In case the resolution is likely to take a longer time, we will inform you of the same through an interim reply. This will be our first level of grievance redressal process.

Escalation Level 1

For lack of a response, or if the resolution does not meet your expectations, you can write to Manager - Customer Support by clicking here: 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 by mailing to this id: 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.

If you still do not agree with our final decision, you may approach the insurance ombudsman. This is an independent body which will investigate the matter and make its decision. Details of office of Insurance Ombudsman is as listed below.

Sr.No.	Name of the Ombudsman Centre	Address	Territorial Area

1.	Ahmedabad	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: ins.omb@rediffmail.com	State of Gujarat and Union Territories of Dadra & Nagar Haveli and Daman and Diu.
2.	Bengaluru	Jeevan Mangal Bldg., 2nd Floor, Behind Canara Mutual Bldgs., No.4, Residency Road, Bengaluru – 560 025. Tel.: 080 - 22222049 Fax: 080 - Email: insombudbng@gmail.com	State of Karnataka
3.	Bhopal	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: bimalokpalbhopal@gmail.com	States of Madhya Pradesh and Chattisgarh
4.	Bhubaneshwar	62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: ioobbsr@dataone.in	State of Orissa
5.	Chandigarh	S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: ombchd@yahoo.co.in	States of Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir and Union territory of Chandigarh
6.	Chennai	Fatima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: chennaiinsuranceombudsman@gmail.com	State of Tamil Nadu and Union Territories - Pondicherry Town and Karaikal (which are part of Union Territory of Pondicherry)
7.	Delhi	2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23239633 / 23237539 Fax: 011 - 23230858 Email: iobdelraj@rediffmail.com	State of Delhi
8.	Guwahati	Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937 Email: ombudsmanghy@rediffmail.com	States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
9.	Hyderabad	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	States of Andhra Pradesh, Telangana and Union Territory of Yanam and a part of Union Territory of Pondicherry

		Email: insombudhyd@gmail.com	
10.	Jaipur	Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - Fax: 0141 - Email:	State of Rajasthan
11.	Kochi	2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: iokochi@asianetindia.com	State of Kerala and Union Territory of (a) Lakshadweep (b) Mahe- a part of Union Territory of Pondicherry
12.	Kolkata	Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: insombudsmankolkata@gmail.com	States of West Bengal, Sikkim and Union Territories of Andaman & Nichobar Islands
13.	Lucknow	6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: insombudsman@rediffmail.com	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
14.	Mumbai	3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: ombudsmanmumbai@gmail.com	State of Goa and Mumbai Metropolitan Region excluding Areas of Navi Mumbai & Thane
15.	Pune	Jeevan Darshan Bldg., 2nd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020 - Fax: 020 - Email:	State of Maharashtra, Area of Navi Mumbai and Thane but excluding Mumbai Metropolitan Region.
16.	Patna		States of Bihar and Jharkhand

17.	Noida		State of Uttaranchal and the following Districts of Uttar Pradesh :- Agra, Aligarh, Bagpat, Bareilly, Bijnor, 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
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GOVERNING BODY OF INSURANCE COUNCIL,
 3rd Floor, Jeevan Seva Annexe,
 S. V. Road, Santacruz (W),
 Mumbai - 400 054.

Tel.: 022 - 26106245 / 889 / 671
 Fax: 022 - 26106949
 Email: inscoun@gmail.com