

For assistance, contact us at:

Toll-Free Helpline No. 1800-11-9966
(accessible from BSNL & MTNL Lines only)

Email ID: customercare@tata-aig.com

SMS "Service" to 58888

Visit us at: www.tata-aig-life.com

Other Helpline Numbers

Mumbai : (022) 6693 9500
Delhi : (011) 6660 3500
Bangalore : (080) 6650 0001
Chennai : (044) 6684 1050
Pune : (020) 6601 4156
Hyderabad : (040) 6662 9882

For further information on auto premium, please log on to www.billdesk.com

TERMS AND CONDITIONS:

- I) In case the transaction is declined, the Policyowner is liable to pay the outstanding premium amount by cash or cheque; otherwise, the policy shall lapse at the expiry of grace period as per policy contract provisions.
II) Tata AIG Life reserves the right to withdraw the said facility without assigning any reason whatsoever and without prior intimation to the Policyowner.

The Auto Premium payment facility/facilities are offered by Tata AIG Life Insurance Company Limited (Company) under arrangement with the BillDesk Statement Presentment and Payment Service of IndiaIdeas.com Limited ("the Service") and are subject to the following terms and conditions:

- 1) These terms and conditions form an unconditional agreement between the Policyowner and the Company and/or the Service. By exercising the option to avail the facilities, the Policyowner acknowledges having understood and accepted these terms and conditions.
 - 2) By opting for the elected facility/facilities, the Policyowner elects to make the payment of First Year Premium (other than First Initial Premium)/Renewal Premiums to the Company from the Policyowner's Bank Account through the Service or any other payment utility site that the Company may tie up with, from time to time.
 - 3) On the Policyowner electing the option/mode to pay the First Year Premium (other than First Initial Premium)/Renewal Premiums, the same, unless revoked and/or modified by him/her subsequently by a 30-day prior written notice to the Company shall be valid and binding on the Policyowner. The Policyowner agrees that he/she shall remain liable for all the instructions and transactions that have been submitted by him/her or processed under his/her account prior to the date of Policyowner obtaining Company's acknowledgment to the said Notice.
 - 4) The Company would be entitled, at its sole discretion, to seek off-line written or other confirmation from the Policyowner on First Year Premium (other than First Initial Premium)/Renewal Premium payments as it may deem fit.
 - 5) The records of the Company and/or the Service, on the First Year Premium (other than First Initial Premium)/Renewal Premium payments, maintained through computer systems or otherwise, shall be accepted as conclusive and binding for all purposes and shall be conclusive proof of the genuineness and accuracy of the same and binding for all purposes and can be used as evidence in any proceedings.
 - 6) The Policyowner acknowledges that he/she is eligible to avail the facilities and agrees to provide true, accurate, correct and complete information as required by the Company and to keep the same updated and current at all times.
 - 7) The Policyowner agrees that the facilities will be available to him/her, subject to and upon receipt of confirmation by the Company and/or the Service from the Policyowner's Bank of the details furnished by him/her in this application.
 - 8) The Policyowner agrees that it shall solely be his/her responsibility to schedule his/her First Year Premium (other than First Initial Premium)/Renewal Premium payments in a manner that the Company receives the First Year Premium (other than First Initial Premium)/Renewal Premiums within the due dates as specified in the relevant Policy Contract(s).
 - 9) And that in the event of a late payment he/she shall be liable for the late payment charges and other consequences as may be enforced by the Company.
 - 10) The Policyowner expressly understands and agrees that if payments/instructions, in case of a premium payment mode, are not received/ honoured, the Company reserves the right to automatically cancel/withdraw the facilities forthwith without notice.
 - 11) The Policyowner further agrees that the Company will not be responsible or liable if it is unable to effect any of his/her payment instructions owing to (a) incomplete, inaccurate, invalid or delayed submission of details by Policyowner; (b) insufficient funds to cover Policyowner's transactions; (c) encumbrance or charge on Policyowner's account; or (d) events beyond the control of the Company and/or the Service.
 - 12) The Policyowner expressly understands and agrees that the Company and/or the Service disclaims all warranties of any kind, whether express or implied, including without limitation, any representation or warranty regarding the use of the result of the facilities in terms of its correctness, accuracy, reliability, usefulness, completeness, continuity, uninterrupted access, timeliness or otherwise. Policyowner expressly understands and agrees that he/she assumes total responsibility and risk for his/her access and use of the facilities.
 - 13) The Policyowner expressly understands and unconditionally agrees that he/she will not hold the Company and/or the Service liable for any direct, indirect, punitive, incidental, special or consequential damages whatsoever, including but not limited to damages or losses resulting from (a) the use or performance or inability to use or non-performance of the facilities; (b) the provision of failure to provide the facilities; (c) the unauthorised access to or alteration of the transmission or data; (d) such transactions that are carried out on the Policyowner's instructions in good faith; (e) any loss or damage incurred or suffered by the Policyowner due to any defect, error, failure or interruption in the provision of the facilities; or (f) any other matter related to the facilities.
 - 14) The Policyowner agrees that the Company may, from time to time, make alterations, additions or deletions to these terms and conditions and that these shall be binding upon Policyowner and take effect from such date as may be intimated by the Company and/or the service. The Policyowner further agrees that he/she shall be deemed to have agreed, accepted and be bound by such altered terms and conditions.
 - 15) The Policyowner agrees that in event he/she is dissatisfied with any portion of the facilities or with any of the terms and conditions or alterations thereto, his/her sole and exclusive remedy is to discontinue the use of the facilities. The Policyowner agrees that the laws of India shall govern this Agreement and in case of a dispute the matter will be settled as per the provisions of The Arbitration and Conciliation Act, 1996 and within the exclusive jurisdiction of the courts of Mumbai.
 - 16) The Policyowner agrees that he/she shall not use the facilities for any purpose that is unlawful or prohibited by these terms and conditions.
 - 17) Notwithstanding what is mentioned herein/above, it is understood that the Company is extending such facilities to make it convenient for and facilitate the Policyowner to pay the First Year Premium (other than First Initial Premium)/Renewal Premiums and it is further acknowledged that the onus and liability to make such payments
- I declare that I have read the terms and conditions of the service, as referred above, and agree to these terms unequivocally.

Signature of Policy Owner

Tata AIG Life Insurance Company Ltd. (Reg.No.110)

(Corporate & Regd. Office: Delphi- B Wing, 2nd Floor, Orchard Avenue, Hiranandani Business Park, Powai, Mumbai 400 076)

Insurance is the subject matter of the solicitation.