

Tata Motors Nexon

Tata AIG Insurance

86

Policy Score / 100

90%

Gold Match

Policy Details

Type	Private Car Package Policy
TP Expiry	18 Apr 2028
OD Expiry	18 Apr 2028
Status	ACTIVE
Terrain	URBAN

Gold Standard Match

Coverage	90%
Verdict	Strong Coverage
Financial gap	₹2,64,560

✓ TP	✓ OD	✓ PA
✓ ZDP	✓ ENP	✗ RTI
✓ CSM	✓ RSA	

POLICY SNAPSHOT

- Your TATA Motors Nexon diesel has an active Private Car Package Policy expiring in April 2028.
- It includes several valuable add-ons like Zero Depreciation and Engine Secure, offering strong protection.
- IDV: ₹12,49,360
- Expiry Date: 18 Apr 2028

CLAIM SCENARIOS

Scenario	Example Cost	Policy Pays	Your Loss	Deductible
Major Collision Your car is hit at high speed in traffic. Extensive panel/bumper damage.	₹3,12,300	₹3,10,800	₹1,500	₹1,500
Engine Water Ingress (Flood) Heavy rain floods your car. Engine ingests water — hydrostatic lock.	₹2,24,900	₹2,23,400	₹1,500	₹1,500
Minor Bumper Damage Vehicle hits a speed-breaker. Bumper and front fascia damage.	₹31,200	₹29,700	₹1,500	₹1,500
Theft / Total Loss Vehicle stolen. Complete loss — policy pays IDV.	₹12,49,400	₹9,89,300	₹2,60,100	₹1,500
Third-Party Luxury Car Damage You dent a luxury car. Third-party claim hits TPPD limit.	₹1,75,000	₹1,73,500	₹1,500	₹1,500

RISK FLAGS

CAUTION Return To Invoice missing

Without Return to Invoice cover, a total loss of your TATA Motors Nexon could leave you with a significant financial gap.

GOOD Zero Depreciation present

This cover ensures you receive the full value of replaced parts without depreciation deductions, maximizing your claim payout for your 2-year-old Nexon.

- GOOD Engine Secure present**
Crucial for your diesel Nexon in Pune, this protects against hydrostatic lock and consequential damage to the engine.
- GOOD Consumables Cover present**
This add-on covers small items like nuts, bolts, and fluids used during repairs, which are often excluded otherwise.
- GOOD Roadside Assistance present**
Immediate help for breakdowns or accidents in Pune, ensuring you're not stranded with your TATA Motors Nexon.

HIDDEN CLAUSES — BE CAREFUL

- 1. Policy does not cover pre-existing damages as per inspection report.**
Any pre-existing damage noted during inspection will not be covered, so ensure all current issues are addressed.
- 2. Driver must hold effective driving license at time of accident.**
Driving without a valid license at the time of an accident will invalidate your claim, leaving you fully liable.
- 3. Policy excludes use for hire, reward, racing, or speed testing.**
Using your personal TATA Motors Nexon for commercial purposes like ride-sharing or racing will void your policy coverage.
- 4. NCB allowed only if policy renewed within 90 days of expiry.**
Allowing your policy to lapse beyond 90 days of expiry may result in losing your accumulated No Claim Bonus.

ACTION PLAN

Priority Fixes

- Return To Invoice missing — Without Return to Invoice cover, a total loss of your TATA Motors Nexon could leave you with a significant financial gap.

Renewal Checklist

- Add Return to Invoice cover to bridge the ₹2.64 Lakh total loss gap.
- Review NCB status; ensure renewal within 90 days of expiry for benefits.
- Consider adding covers for any other identified gaps before renewal.
- Compare quotes for your TATA Motors Nexon to secure the best deal.

Personalized Insights

- Pune's roads can be tough; your Nexon's Engine Secure cover is vital.
- Running 10-15K KM annually means your Nexon sees frequent use.
- Your TATA Motors Nexon policy has excellent add-ons for protection.
- With 2 years on your Nexon, Zero Depreciation is a smart choice.

This is decision support, not legal advice. Findings are based on your policy PDF and the VahanSense analysis engine.
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