

**AYUSH KASHYAP**

S/O RAGHURAJ KASHYAP  
NEAR SINDHI COLONY  
CHAKRADHARNAGAR RAIGARH

Intermediary **92789**

Intermediary Name: **STATE BANK OF INDIA**

Certificate No. **143321655**

## Certificate of Insurance



Date: **06/12/2025**

This is to certify that

**AYUSH KASHYAP**

is insured for an amount of INR 4000000/- , under Group Personal Accident Policy subject to exclusions, provisions and other terms as specified in Master Policy for a period of 1 year from 06/12/2025

Nominee : **RAGHURAJ Kashyap**  
Name

Relationship : **Father**  
with Nominee

Proposal Ref.

SBI Account No.: **39009842112**

Premium received: **INR 2000/-** (inclusive of taxes as applicable)

Note: Please consider above as acknowledgement for receipt of premium. Policy schedule along with detailed list of coverages and the digital copy of your policy document in PDF format will be sent to the registered mobile or registered email ID.

This document is a computer generated document and does not require signature.

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**Optional Add-Ons**

- 24x7 Emergency Road Site Assistance
- Nil Appreciation
- No Claim Bonus Protection

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**1800 22 1111**  
**1800 22 1111**

Insurance is the subject matter of the solicitation. | The above information is indicative in nature, for more details on complete coverage and terms & conditions, please read the sales brochure carefully before concluding a sale. | SBI General Insurance Company Limited, 9th Floor, A & B Wing, Fulcrum Building, Sahar Road, Andheri (East), Mumbai 400099. | IRDAI Reg. No. 144 dated 15/12/2009 | CIN: U66000MH2009PLC 190546 | SBI Logo displayed belongs to State Bank of India and used by SBI General Insurance Co. Ltd. under license. | SBI General's Private Car Insurance Policy - Package, PMCAR01 | ADLET/0120/JAN/14-15 Ver 1.0, Jan' 14

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Dear Customer,

Thank you for selecting SBI General's Group Personal Accident Insurance Policy. We are pleased to provide you with your 'Certificate of Insurance'. At SBI General we are constantly seeking to provide our customers with excellent support for all our policies. Therefore, should you have any Queries, please do not hesitate to contact our team at the Customer Care at 1800 22 1111 / 1800 1021111 (24\*7)

## MOST IMPORTANT TERMS & CONDITIONS OF THE MASTER POLICY

This Certificate of Insurance is subject to the terms and conditions of the Master Policy Number overleaf Issued to State Bank of India and Regional Rural Banks" of SBI and is based on Proposal and payment of the Premium. This Certificate records the agreement between Insured and SBI General Insurance Company and sets out the brief terms of insurance and the obligations of each party as below:

### TERMS & CONDITIONS

- This Policy can be bought by any permanent Indian resident having a Saving Bank / Individual Current Account with SBI/RRBs\* of SBI and aged between 18 years to 65 years.
- Coverage includes:
  - Loss of Life due to Accident
  - Permanent Total Disability
  - Child Education- covers up to max. of 1% of accidental death's sum insured or 20000/- whichever is lower for First & second child of insured member(In case of death or PTD admissible claim)
  - Repatriation & Funeral expenses -1% Accidental Death's Sum insured subject to maximum of 10000/-
  - Adaptation allowance (Home & Vehicle) - 1% Accidental Death's Sum insured subject to max of 20,000 in case of PTD admissible claim.
  - Ambulance cover - 1% Accidental Death's Sum insured up to maximum of 1500/- per incident/accident towards admissible claim of death or Permanent Total Disability(PTD).
  - Free Look Period
    - Every Policyholder of new individual health insurance policies except those with tenure of less than a year, shall be provided a free look period of 30 days beginning from the date of receipt of Policy document, whether received electronically or otherwise, to review the terms and conditions of such Policy.
    - In the event a Policyholder disagrees to any of the Policy terms or conditions, or otherwise and has not made any Claim, he shall have the option to return the Policy to the Insurer for cancellation, stating the reasons for the same.
    - Irrespective of the reasons mentioned, the Policyholder shall be entitled to a refund of the premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses, if any, incurred by the Insurer on medical examination of the proposer and stamp duty charges.
    - A request received by Insurer for cancellation of the Policy during free look period shall be processed and premium shall be refunded within 7 days of receipt of such request, as stated at sub regulation (3) above.
- Irrespective of the number of accounts the Insured has with State Bank Of India , insured is eligible to take only one policy from SBI General Insurance. Our liability will be restricted to maximum of the Sum Insured stated on this Certificate of Insurance for settlement of claim, if any, per life.
- Coverage under this Policy will be over and above any other Personal Accident Policies Insured has with SBI General or with any other Indian General Insurance Companies.
- If no claim has been made under the Policy, then we will refund premium in accordance with the table below:

Length of time Policy in force	Refund of premium	Length of time Policy in force	Refund of premium
Up to 1 month	75%	Up to 6 months	25%
Up to 3 months	50%	exceeding 6 months	0%

- We may terminate this Policy upon 15 days' notice by sending a written notice of cancellation to your address and we shall refund a rateable proportion of the premium actually paid in respect of any Insured Person. Termination of this Policy shall not affect any claim filed prior to the date on which termination becomes effective as specified in the notice of termination.
- Such Termination may be on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation of the insured.
- The premium at the time of the renewal of the policy would be the applicable premium at the date of renewal and as approved by IRDA. However, renewal will be subject to the Account of the Insured with SBI Bank being still live and operational.
- The policy shall become voidable at the option of Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents or any material information having been withheld by the Insured or anyone acting on Insured's behalf. Any person who, knowingly and with intent to defraud the Company or any other person, files a proposal for insurance containing any false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which will render the policy voidable at the sole discretion of the Company.

### EXCLUSIONS

Following is a partial list of the policy exclusions. Please refer to the policy document for the complete list of exclusions:

- Any pre-existing disability, disease or any complication arising from it; or
- Suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted injury or illness, or sexually transmitted conditions, mental or nervous disorder, anxiety, stress or depression, Acquired Immune Deficiency Syndrome (AIDS), Human Immune deficiency Virus (HIV) infection; or
- Serving in any branch of the Military or Armed Forces of any country, whether in peace or War; or
- Being use/ abuse of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a physician and taken as prescribed; or
- Participation in an actual or attempted felony, riot, crime, misdemeanour, or civil commotion or.

6. Operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft apart from a Scheduled Airline; or whilst engaged in aviation or ballooning, or whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
7. Any loss arising out of War, civil war, invasion, insurrection, revolution, act of foreign enemy, hostilities (whether War be declared or not), rebellion, mutiny, use of military power or usurpation of government or military power.

For complete details of Coverage and Policy Wording, kindly visit our website - [www.sbigeneral.in](http://www.sbigeneral.in)

In the unfortunate event of a claim our Customer Care may be informed on the toll free numbers or email may be sent to customer.care@sbigeneral.in quoting the Saving Bank / Individual Current A/c No. of the insured which appears on the Certificate of Insurance overleaf.

#### Grievance Redressal procedure:

##### Stage 1:

If you are dissatisfied with the resolution provided above or for lack of response, you may write to [head.customercare@sbigeneral.in](mailto:head.customercare@sbigeneral.in). We will look into the matter and decide the same expeditiously within 14 days from the date of receipt of your complaint.

For Senior Citizens: Senior Citizens can reach us at [seniorcitizengrievances@sbigeneral.in](mailto:seniorcitizengrievances@sbigeneral.in) ; Toll Free - 1800 22 1111 / 1800 102 1111 (24/7).

##### Stage 2:

In case, you are not satisfied with the decision/resolution communicated by the above office, or have not received any response within 14 days, you may send your Appeal addressed to the Grievance Redressal Officer at [gro@sbigeneral.in](mailto:gro@sbigeneral.in) or contact at 022-45138021.

Address: Grievance Redressal Officer, 9th Floor, A and B Wing, Fulcrum Building, Sahar Road, Andheri (East), Mumbai 400 099. List of Grievance Redressal Officers at Branch: <https://content.sbigeneral.in/uploads/0449cac1bcd144bbb160d3f6b714fbdd.pdf/>

##### Stage 3:

In case, you are not satisfied with the decision/resolution communicated by the above office, or have not received any response within 14 days, you may register your complaint with IRDAI on the below given link <https://bimabharosa.irdai.gov.in/Home/Home>

##### Stage 4:

If your grievance remains unresolved from the date of filing your first complaint or is partially resolved, you may approach the Insurance Ombudsman falling in your jurisdiction for Redressal of your Grievance. The details of the Insurance Ombudsman can be accessed at (<https://www.cioins.co.in/Ombudsman> )