

Insurance Advisory

Aditya Birla Insurance Brokers Ltd.

(A subsidiary of Aditya Birla Capital Ltd.)



ADITYA BIRLA CAPITAL

adityabirlacapital.com

Welcome to Aditya Birla Insurance Brokers Limited, a subsidiary of Aditya Birla Capital Limited!

Dear MR. VIVEK S,

We thank you for the trust you have shown by making us your preferred choice for your motor insurance needs. It's our pleasure to have you as a valued customer. Aditya Birla Capital's protecting solutions enable you to protect against risks to you and your vehicle.

Your decision to choose your **Motor Insurance under the Royal Enfield Secure Program** will not only protect you against the risks, but it also gives you a host of unique features such as:

- Instant online policy schedule cum certificate of insurance
- Online payment facility
- Fast, hassle-free and cashless claim settlements at the dealerships. Please note that the admission and settlement of claim is at sole discretion of Insurance Company

What's more, this policy program is recognized by all Royal Enfield Secure Program dealers across the country, thus, leaving you with even lesser worries! Please find enclosed the following:

- A Policy Schedule cum Certificate of Insurance, containing details of your vehicle insurance cover and premium calculation
- A Policy Wording Document with Terms & Conditions, as per your motor insurance policy. For detailed policy wording kindly refer respective Insurance Company website

We hope that you were satisfied with all the insurance company options that were presented to you by your dealer and policy was issued as per your choice of insurer

Meeting your life's money needs

Our purpose at Aditya Birla Capital is to make money matters simpler to understand to help you live the life you imagined. Therefore, all the financial services businesses of Aditya Birla Group will now serve India as one brand – Aditya Birla Capital. One trusted name you can rely on to understand and meet all your money needs throughout your life.

While you have availed our Protecting solution through Motor Insurance under the Royal Enfield Secure Program, Aditya Birla Capital also offers to help you in Investing prudently for your future to enable you to live the life you aspire; Financing your life's immediate desires and fueling your ambitions without having to wait; and in Advising the right solutions for your needs throughout your life.

We assure you of the best customer service always. Looking forward to a long and successful journey ahead!

Yours Sincerely,

Aditya Birla Insurance Brokers Limited

For any service related queries, please contact us:

1800 270 7000 | clientfeedback.abibl@adityabirlacapital.com

Aditya Birla Insurance Brokers Limited

Regd. Office: Indian Rayon Compound, Veraval - 362 266, Gujarat.

IRDAI Regn. No.: 146. Composite Insurance Broker. Valid till: 9th April 2024

Corporate Office: One World Centre, Tower 1, 7th floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013 | CIN: U99999GJ2001PLC062239

In case of any queries/complaints/grievances, please write to us at clientfeedback.abibl@adityabirlacapital.com ISO 9001. Quality Management certified by BSI under certificate number FS 611893. Aditya Birla Insurance Brokers Limited, Aditya Birla Health Insurance Co. Limited and Aditya Birla Sun Life Insurance Company Limited are part of the same promoter group. Insurance is a subject matter of solicitation.

**SBI General Insurance Co. Ltd.****Bundled Two-Wheeler Insurance Policy**

(FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989) UIN: IRDAN144RP0007V02201819

Policy No	RYE/1140960	Proposal No. & Date	P18485589, 15 Sep 2022
Policy Issued On	15 Sep 2022 11:17AM	Period of Own Damage Cover	15 Sep 2022 12:00AM to 14 Sep 2023 11:59PM(Midnight) 1 Year
Period of Liability Cover	15 Sep 2022 12:00AM to 14 Sep 2027 11:59PM(Midnight) 5 Years	Period of Compulsory PA Cover	15 Sep 2022 12:00AM to 14 Sep 2023 11:59PM(Midnight) 1 Year
Insured Name	MR. VIVEK S	Previous Policy No.	NA
Insured Add.	NO 3/17, CROSS CUT ROAD II, KUNIYAMUTHUR,, COIMBATORE , TAMIL NADU-641008 GSTIN :NA	Previous Insurer	NA
Nominee Name	SIVAKUMAR K	Age 52	Relation FATHER
Servicing Office of Insurer	3rd Floor, 206/3,Ramalingam Road, R S Puram (West),Above SBI Branch,COIMBATORE , TAMIL NADU-641002 State Code-33		
PAN:	AAMCS8857L	GSTIN:	NA

Make	Model Variant		Cubic Capacity	Manufacturing Year	Seating capacity
Royal Enfield Motors India Ltd.	HUNTER 350-HUNTER 350 REBEL BLUE		349	2022	2
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	Chassis No.
BIKE	New	COIMBATORE WEST	Yes	PETROL	ME3J3D5FHN1009280
Vehicle IDV	Elec. Accessories	Non-Elec. Accessories	CNG/LPG Kit	Total IDV	Engine No.
160,455	0	0	0	160,455	J3A5FHN2699843

Schedule of Premium (Amount in Rs.)

Own Damage Premium (A)			
Basic Premium	Amount (Rs.)	Discounts	Amount (Rs.)
Vehicle	1,978	Voluntary Deductibles (0) (IMT-22A)	0
Non-Elec. Accessories	0	Anti Theft Device (IMT-10)	0
Elec. Accessories (IMT-24)	0	AA Membership (IMT-8)	0
Sub Total (Basic Premium)	1,978	No Claim Bonus (0%)	0
IMT 33	0	Sub Total (Discounts)	0
Add On (NIL DEP)	482		
Geographical Area Extension (IMT-1)	0		
Sub Total-Addition	2,460	Net Own Damage Premium (A)	2,460
Liability Premium (B)			
Basic Third Party Liability (including TPPD)	7,365	PA Cover For Owner Driver Of Rs. 1,500,000	375
Geographical Areas Extention	0	PA For Paid Driver	0
		PA Cover (0 Per Person) for 0 Persons	0
		Sub Total (PA Cover)	375
		Net Liability Premium (B)	7740
		Total Premium (A+B)	10,200
SGST(9.00%)	918		
CGST(9.00%)	918		
		Gross Premium Paid	12,036

We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

Note: 1.Policy issuance is subject to realization of cheque

2.Consolidated stamp duty paid to state exchequer

3.The policy is subject to compulsory deductible of Rs.100 (IMT-22)

4.Geographical Area-India

*Subject to IMT Endt, Nos.& Memorandum:,22,7

Insured Declared Value :

The schedule of age-wise insured declared value(IDV) as shown in the below table is applicable for the purpose of Total loss including Theft/Constructive Total Loss(TL/CTL) claims only on basis of loss date falling in the respective year. A vehicle will be considered to be a CTL, where the aggregate cost of retrieval and/or repair of the vehicle subject to terms and conditions of the policy exceeds 75% of the IDV.

Tenure	15 Sep 2022 to 14 Sep 2023	-	-	-	-
Total IDV	160455	0	0	0	0

Limitations as to use: The policy covers use of the vehicle for any purpose other than (1) Hire or Reward (2) Carriage of goods (other than samples or personal luggage) (3) Organized racing (4) Pace making (5) Speed testing (6) Reliability trials (7) Any purpose in connection with motor trade.

Driver's Clause: Any person including the insured: Provided that the person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such license. Provided also that the person holding an effective learner's license may also drive the vehicle & that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles Rules, 1989".

Limits of Liability Clause: Under Section II-1(i) of the policy-Death of or bodily injury: Such amount as is necessary to meet the requirements of the Motor Vehicle Act 1988.Under Section II-1 (ii) of the policy-Damage to third party property is Rs. 1.0 lakhs PA Cover Under Section III for Owner-Driver is Rs. .1,500,000.

No Claim Bonus: No Claim Bonus is subject to no claim on the previous policy. Benefits under the policy stands forfeited if claim is/was made in previous policy

Grievance Clause: For resolution of any query or grievance, Insured may contact the respective branch office of the company or may call at(1800102111)or may write an email at (customercare@sbigeneral.in). In case the insured is not satisfied with the response of the office, insured may contact the Grievance Officer of the Company at(head.customer@sbigeneral.in) .In the event of unsatisfactory response from the Grievance Office, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of Insurance Ombudsman offices are available at IRDAI website:www.irda.gov.in , or on the website of General Insurance Council:www.gicouncil.in/insurance-education/complain or on the company website:www.sbigeneral.in. The policy wording with detailed terms, conditions and exclusions are available on our website:www.sbigeneral.in.

Hypothecation Details: KOTAK MAHINDRA PRIME LIMITED , COIMBATORE - COIMBATORE MISP Name - BHARAT AUTOMOTIVES,MISP Code - AB-MRE000837

DP Name: LOGESHWARAN M,DP Code: AB-DPRE000992-7117

IRDAI Registration No.: 144

Important Notice: The insured is not indemnified, if the vehicle is used or driven otherwise than in accordance with the schedule. Any payment made by the company by reasons of wider terms appearing in the certificate in order to comply with the Motor Vehicle Act, 1988 is recoverable from the insured. See the clause headed AVOIDANCE OF CERTAIN TERMS & RIGHT OF RECOVERY. For legal interpretation, English version will hold good.

SAC 997134 Description of Service : Motor Insurance

Place of Supply : TAMIL NADU(State Code-33)

I/we hereby certify that the policy to which this certificate relates as well as this certificate of insurance are issued in accordance with the provisions of Chapter X and Chapter XI of Motor Vehicle Act, 1988

For & On Behalf of SBI General Insurance Co. Ltd.



Authorized Signatory

Broker Name & Add :Aditya Birla Insurance Brokers Limited ,Regd. Office: Indian Rayon Compound, Veraval - 362 266. Corporate Office: One World Centre, Tower-1, 7th floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013. Tel. No.: +91 22 43568585. Fax: +91-22-4356 8511 License Number: 146 CIN: U99999GJ2001PLC062239 . Broker Code 10000001926

Payment Mode - APD

For Renewal/Claims assistance - please contact Insurance.Co./Broker through : BHARATAUTOMOTIVES COIMBATORE at 011-98433454

1. It is hereby declared and agreed that any damages pre-existing ,any losses occurred & any liability having been insured,prior to the communication of cover under this policy are excluded from the scope of this policy
2. Updating Registration Number of Vehicles within 15 days of policy inception is MANDATORY as per IRDA. Kindly provide the same to your agent/Our call centre/Policy issuing branch (Applicable for policies booked without Registration No of vehicles)

As a responsible broker, we take a complete systematic approach to ensure that the motor insurance opted by you meets their requirements and triggers the best way at the time of need.

Policy Cover

- Loss or damage to your vehicle or the accessories due to:

Natural Calamities: Fire, explosion, self ignition or lightning, earthquake, flood, typhoon, hurricane, storm,

tempest, inundation, cyclone, hailstorm, frost, landslide, rockslide.

Man-made Calamities:

- Burglary, theft, riot, strike, malicious act, accident by external means, terrorist activity, any damage in transit by road, rail, inland waterway, lift, elevator or air, etc.

- Personal Accident cover for individual owners of the vehicle while driving.
- Personal Accident cover for individual owners of the vehicle while driving.
- Legal Liability due to accidental damage for
- Any permanent injury/death of a person
- Any damage caused to the property
- Towing Charges as applicable

Optional Extensions

- Loss of Electrical/Non-Electrical accessories
- Legal Liability to paid driver, cleaner or any workman
- Personal Accident cover for the occupants

Other Salient Features

- No Claim Bonus available on subsequent renewals in lieu of claims free experience
- Discount for opting higher voluntary excess
- Discount for installation of approved anti-theft devices
- Discount for AAI membership
- Depreciation is applicable for the parts needing replacement in accident

What is not covered in the Policy?

- Mechanical/Electrical breakdown, manufacturing defect
- Consequential loss, depreciation, wear & tear
- Any contractual liability
- Intoxicated driving
- Deliberate accidental loss
- Damages due to nuclear weapons material or war
- Accidents outside the Geographical Area
- Policy Excess

Schedule of Depreciation

Schedule of depreciation for fixing IDV of the vehicle

Age of the vehicle	% of Depreciation
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

IDV for the vehicle of age exceeding 5 years would be determined mutually by insurer and insured.

Schedule of depreciation for fixing IDV of the vehicle

- 50% for all rubber/nylon/plastic parts, tyres, tubes, batteries and air bags
- 30% for all fiber glass components
- Nil for all parts made of glass

In the case of painting, the depreciation rate of 50% shall be applied only on the material cost of total painting charges.

In the case of a consolidated bill for painting charges, the material component shall be considered as 25% of total painting charges for the purpose of applying the depreciation.(Applicable for policies with risk inception date on or after 1st February 2013).

For all other parts depreciation rate is applicable as following:

Age of the vehicle	% of Depreciation
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 10 years	40%
Exceeding 10 years	50%

Add On Cover

Addon Cover(s): If opted, the benefits and exclusions applicable as per insurance company's rules & regulations. Coverage Details : Nil Dep- Nil Depreciation, RTI- Return To Invoice, EP-Engine Protect, EME- Emergency medical expense The details furnished above do not constitute the entire terms & conditions. For details please refer to insurance company's Policy Document on insurance company's website: www.sbigeneral.in

Additional Deductible: For multi-year policy (2/3 Years),Rs 500 or 5% of the claim value whichever is lower for third admissible claim in the policy tenure.

Rs 1000 or 10% of claim value whichever is lower for 4th or subsequent admissible claims during the policy tenure.

