

Motor Insurance Policy Document

Policy Number:	MI-2025-000123
Issue Date:	11-Aug-2025
Insurer:	SafeDrive General Insurance Co. Ltd.
Insurer Address:	12th Floor, Skyline Tower, Mumbai, India
Customer Service Contact:	1800-123-456 / support@safedrive.com

1. Policyholder Details

Name:	Mr. Rahul Sharma
Address:	24, Green Park Road, New Delhi - 110016
Contact Number:	+91-9876543210
Email:	rahul.sharma@email.com

Aadhar Number 3345 5678 9876 1234

2. Vehicle Details

Make & Model	Maruti Suzuki Swift VXI
Registration Number	DL3CAB1234
Year of Manufacture	2023
Engine Number	EN12345XYZ
Chassis Number	CH67890ABC
Fuel Type	Petrol
Cubic Capacity	1197 CC
Seating Capacity	5

3. Policy Coverage

Type: Comprehensive Motor Insurance Policy

Own Damage Cover

- Accidental damage
- Fire, explosion, self-ignition, lightning
- Burglary, housebreaking, theft
- Natural calamities (flood, cyclone, earthquake, etc.)
- Transit by road, rail, inland waterway, lift, or elevator

Third Party Liability Cover

- Injury or death of third parties
- Damage to third-party property (up to ₹7,50,000)

Personal Accident Cover

- Owner-driver: ₹15,00,000
- Passengers: ₹2,00,000 per person

4. Policy Period

Start Date	11-Aug-2025 (00:00 hrs)
------------	-------------------------

End Date	10-Aug-2026 (23:59 hrs)
----------	-------------------------

5. Premium Details

Own Damage	■8,500
Third Party Liability	■3,200
Personal Accident Cover	■500
GST (18%)	■2,160
Total Premium	■14,360

6. Exclusions

- Normal wear and tear
- Mechanical or electrical breakdown
- Damage outside India
- Driving under the influence of alcohol/drugs
- Driving without a valid license
- Consequential loss

7. Endorsements

- Zero Depreciation Add-on
- Roadside Assistance Add-on

8. Claim Procedure

48. Notify the insurer immediately after the incident
49. Submit the claim form with required documents (FIR, repair estimates, etc.)
50. Vehicle inspection by surveyor
51. Settlement after approval

Authorized Signatory

SafeDrive General Insurance Co. Ltd.
(Digital Signature Applied)