

SCHEDULE CUM CERTIFICATE ACT ONLY INSURANCE POLICY - TWO WHEELER

Name : Mr.Sher Singh
Address : ,, R/O HNO-11 MADHUBAN COLONY
BEHIND,BIJLIGHAR QUARSI RAMGHAT ROAD,,,
Hathras,
Uttar Pradesh - 202001, India.
Contact No : 9720426966
Email Id : umeshsinghmehta4@gmail.com



QR code for mobile download app:



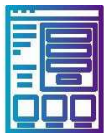
Please scan the code to view
the policy details

Policy / Certificate No : POPM2W00103446544
Alternate Policy No :
Policy Issue Date : 08/10/2025
Customer ID :
Geographical Area : India
Policy Servicing Branch :
Intermediary Name : PolicyBazaar Insurance Brokers Pvt Ltd
Intermediary Code & Contact No : 0065359 & null
Period of Insurance TP : From : 09/10/2025 09:52:27
To : 08/10/2026 23:59:59
PA Cover to Owner
Driver :

Dear Mr.Sher Singh,

Welcome to the SBI General Family. With SBI General's **Act Only Insurance Policy - Two-wheeler**, you can be in control & enjoy the journey no matter what roadblocks life throws at you.

ABOUT YOUR POLICY



Policy /
Certificate No.

POPM2W00103446544



Policy Issue
Date

08/10/2025



Period of
Insurance TP

From : 09/10/2025 09:52:27
To : 08/10/2026 23:59:59



Period of Insurance
PA Cover to Owner Driver



Policy
Type








Liability Only



Geographical Area

India

ABOUT YOUR VEHICLE

| | | | |
|---|--|--|--|
|  <p>Vehicle Make Model & Variant</p> <p>TVS Motors, Jupiter & Standard</p> |  <p>Registration Number</p> <p>UP81BU1385</p> |  <p>Manufacturing Year</p> <p>2017</p> | <p>CC/KW</p> <p>Cubic Capacity / Kilo Watt</p> <p>109</p> |
|  <p>Fuel</p> <p>Petrol</p> |  <p>Engine & Chassis Number</p> <p>EG4HH2442729 & MD626EG41H3K48578</p> |  <p>Seating Capacity</p> <p>2</p> |  <p>RTO Location</p> <p>Aligarh</p> |

COVERAGE DETAILS

Your Policy provides protection such as :

Protection towards Third Party Liability

Death or Injury to any Third Party

Personal Accident to Owner Driver (if opted)

Damage to Third Party Property

Optional Personal Accident Cover to Passengers

WE COVER YOU FOR

| | |
|---|---------------|
| Third Party Basic Premium | 714 |
| TOTAL TP PREMIUM | 714.00 |
| TOTAL PREMIUM | 714 |
| GST | 128.52 |
| FINAL PREMIUM | 843 |
| Subject to I.M.T Endorsement Nos. (IMT Nos): | |

ADD ON DETAILS

Sum Insured

Opted(Yes/No)

Consolidated Stamp Duty ₹ 0.5 paid towards Insurance Policy Stamps vide Order No. PB140109464 Dated : 08/10/2025 00:00:00 of General Stamp Office, Mumbai

WHAT YOUR POLICY DOES NOT COVER

| | | | |
|---|--|--|---|
|  <p>Driving under influence of intoxicating Liquor / Drugs</p> |  <p>Accident outside India unless opted for</p> |  <p>Liability arising out of Contractual Liability</p> |  <p>Driving outside purview of Limitation of use or Vehicle driven for purpose not allowed</p> |
|---|--|--|---|

HOW TO FILE YOUR CLAIMS WITHOUT ANY STRESS

In the event of loss and / or damage arising out of the use of the insured vehicle giving rise to a probable claim being filed by a Third Party towards bodily injury / death / property damage, please inform the Company at 1800 22 1111 or SMS 'CLAIM' to 561612 or email your details on customer.care@sbigeneral.in

RENEWAL

This Policy may be renewed by mutual consent every year and in such event, the renewal premium shall be paid to Insurer on or before the date of expiry of the Policy or of the subsequent renewal thereof. However, Insurer shall not be bound to give notice that such renewal premium is due.

| Toll Free Number | Website | SMS RENEW | Mobile App |
|------------------|--|-----------------------------|--|
| 1800-102-1111 | www.sbigeneral.in | POPM2W00103446544 to 561612 | Download SBI General Mobile App on Playstore or Appstore |

GRIEVANCE REDRESSAL PROCEDURE

1

If you are dissatisfied with the resolution provided, you may write to head.customer@sbgeneral.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; Toll Free - 1800 22 1111 / 1800 102 1111 (24*7)

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 Chairman of the Grievance Redressal Committee at : gro@sbigeneral.in. or contact at: 022-42412070

Address: Grievance Redressal Officer, 9th Floor, A & B Wing, Fulcrum Building, Sahar Road, Andheri (East), Mumbai 400 099

List of Grievance Redressal Officers at Branch:

<https://content.sbigeneral.in/uploads/0449cac1bcd144bbb160d3f6b714fbbd.pdf/>

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>

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>

If Your issue remains unresolved You may approach IRDAI by calling on the Toll-Free no. 155255 or You can register an online complaint on the website <http://igms.irda.gov.in>

TERMS AND CONDITIONS

| | |
|-----------------------------|---|
| LIMITATION AS TO USE | As per Motor Vehicle Rules, 1989 - The Policy covers use of the vehicle for any purpose other than: a) Hire or Reward, b) Carriage of Goods (other than samples or personal luggage), c) Organized Racing, d) Pace Making, e) Speed Testing, f) Reliability Trials, g) Any purpose in connection with Motor Trade. |
| Our Recommendation | Simply do not use vehicle for the purpose it is not allowed. |
| DRIVERS CLAUSE | Any Person including the Insured provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license; provided also that the person holding an effective learner's license may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989. |
| Our Recommendation | Drive only when you hold a Valid Drivers License in India. |
| LIMITS OF LIABILITY | <p>a. Under Section II-1 (I) of the Policy-Death of or bodily injury to any person so far as it is necessary to meet the requirements of the Motor Vehicle Act, 1988.</p> <p>b. Under Section II (1) (ii) of the Policy-Damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured up to the limits specified Up to ₹ 1,00,000/-</p> <p>c. PA Cover for Owner-Driver under Section-III CSI ₹ 1,50,000/- (if opted).</p> |
| Our Recommendation | Know what your policy covers. |
| SPECIAL CONDITIONS | The Policy has been issued subject to valid Pollution Under Control (PUC) Certificate disclosed by you as an insured on or before the date of commencement of the Policy. If the PUC Certificate is not found valid at any point of time during the policy period, the Company reserves the right to cancel the policy. |


IMPORTANT DETAILS

PREVIOUS POLICY DETAILS

| Previous Insurer | Previous Policy Number | Period of Insurance | Previous Policy Type |
|------------------|------------------------|--------------------------|----------------------|
| | | 09/07/2024 to 08/07/2025 | Liability only |

| Financier Details | CPA Nominee Details | POSP Details |
|-------------------|---------------------|---|
| | NA | POSP Name : NA POSP PAN Number : NA Location : NA POSP Code : NA |

DECLARATION

 As part of our Go Green initiative, your policy will be issued digitally to your registered mobile number via WhatsApp, SMS, and email. By issuing an e-policy, we help conserve the environment by saving a tree. An electronic policy document holds the same legal validity as a physical copy.

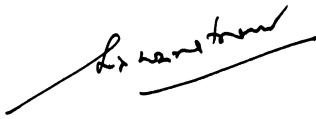
However, if you would prefer to receive a physical copy of your policy document, simply send an SMS with the message "PRINT <Policy Number>" to 561612 from your registered mobile number.

PREMIUM RECEIPT

This is to confirm and certify that we have received premium(s) from the below named Policy Holder

| | |
|--------------------|---|
| Policy Number | POPM2W00103446544 |
| Policy Holder Name | Mr.Sher Singh |
| Intermediary Name | PolicyBazaar Insurance Brokers Pvt Ltd |
| Receipt Number | PB140109464 |
| Product Name | Act Only Insurance Policy - Two Wheeler |
| Receipt Date | 08/10/2025 |
| Policy Start Date | 09/10/2025 |
| Policy End Date | 08/10/2026 |
| Premium Paid by | Mr.Sher Singh |

*Cheque dishonor - If premium paid through cheque, the policy is void ab-initio in case of dishonor of cheque.



Authorized Signatory
For SBI General Insurance Company Limited

To Verify your Policy details click/visit <https://www.sbigeneral.in/policyprint/motor>

GST INVOICE : You may download GST invoice from www.sbigeneral.in/download

The information provided herein above is for the purpose of illustration only. For more details on risk factors, terms, conditions and exclusions, please read the Policy wordings ([www.sbigeneral.in/portal/motor-insurance/two-wheeler-insurance/Policy wording](https://www.sbigeneral.in/portal/motor-insurance/two-wheeler-insurance/Policy%20wording)) carefully.

PROPOSAL DETAILS

| | |
|-------------------------|--|
| Proposal Transcript For | Act Only Insurance Policy - Two Wheeler |
| Proposer Name | Mr.Sher Singh |
| Proposer Address | ,, R/O HNO-11 MADHUBAN COLONY BEHIND,BIJLIGHAR QUARSI RAMGHAT ROAD,,, Hathras, Uttar Pradesh - 202001, India. |
| Proposer Contact Number | 9720426966 |
| Proposer Email Address | umeshsinghmehta4@gmail.com |

Policy POPM2W00103446544 is issued based on the correct information given by you. In case any information is incorrect or require changes we request you to revert within a period of 15 days from receipt of this document failing which it will be deemed that you are agreeing to correctness of the information mentioned in this document.

| | |
|---------------------------------|------------|
| Insured Name | Sher Singh |
| Nominee details | |
| Name of the Nominee* | |
| % Share of Claim Amount | |
| Date of Birth* | |
| Age* | |
| Gender (M/F/O) | |
| Relationship with Policyholder* | |
| Mobile No. of the Nominee* | |
| Address of the Nominee | |
| Nominee Email ID | |
| Account Number | |
| IFSC Code | |
| Bank Name | |
| Branch Name | |

| | |
|--|------------|
| * If Nominee is a minor, give the details of Appointee | |
| Insured Name | Sher Singh |
| Name of Appointee* | |
| DOB* | |
| Gender | |
| Relationship with Nominee* | |
| Address of the Appointee | |
| Appointee Mobile no* | |
| Account Number | |
| IFSC Code | |
| Bank Name | |
| Branch Name | |

Details as shared by you with us is as below.

YOUR VEHICLE DETAILS

| | |
|--|-------------------|
| Registration Number | UP81BU1385 |
| RTO Location | Aligarh |
| Engine Number | EG4HH2442729 |
| Chassis Number | MD626EG41H3K48578 |
| First Purchase / Registration Date | 04/10/2017 |
| Year of Manufacture | 2017 |
| Vehicle Make | TVS Motors |
| Vehicle Model | Jupiter |
| Vehicle Variant | Standard |
| Cubic Capacity / Kilo Watt / Gross Vehicle Weight / Horsepower | 109 |
| Fuel | Petrol |
| Seating Capacity including Driver | 2 |
| Carrying Capacity excluding Driver | 1 |

EXPIRING POLICY DETAILS

| Details | OD Policy Details | TP Policy Details |
|-------------------|-------------------|-------------------|
| Insurer Name | NA | |
| Policy Number | NA | |
| Policy Start Date | NA | 09/07/2024 |
| Policy End Date | NA | 08/07/2025 |
| Policy Type | NA | NA |
| No Claim Bonus % | NA | NA |
| Claim Made | No | No |

COVERAGE & TERMS OPTED

| | |
|--|--|
| Period of Insurance Own Damage | From : NA To : NA |
| Period of Insurance Third Party | From : 09/10/2025 09:52:27 To : 08/10/2026 23:59:59 |
| Period of Insurance PA cover to Owner Driver | |

ADDITIONAL COVERS

| | | |
|--|-----|--------|
| PA Cover to Owner Driver of Rs. 15 Lakhs | No | |
| PA Cover to Unnamed Passenger / Pillion Rider | No | |
| PA cover to Paid Driver | No | |
| Legal Liability to Paid Driver / Employees | No | |
| Third Party Property Damage Restriction Limit | | 100000 |
| Add on covers - Kindly refer Policy Schedule | | |
| Hypothecation / Lease / Hire Purchaser Name | | NA |
| Valid PUC certificate will be carried in vehicle | Yes | |
| Policy premium including Tax | | 843.00 |

PA Cover to owner Driver has been opted out by you in the Policy based on your declaration that you are holding an alternate insurance policy. You will share the copy of same if required by the Company.
I/We agree to receive policy document on registered mobile number / email address as given in this document.

No person shall allow or offer to allow either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. ANY PERSON IN BREACH OF COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO RUPEES TEN LAKH.

I/We confirm that premium is paid from bonafide sources of income.

CUSTOMER INFORMATION SHEET

This document provides only key information about your policy. Please refer to the policy document for detail terms and conditions.

| Sl. No | Title | Description (Please refer to applicable Policy Clause Number in next column) | Policy Clause Number |
|--------|--|---|--|
| 1 | Name of Insurance Product | Motor Act Only- Two Wheeler | |
| 2 | Unique Identification Number allotted by IRDAI | IRDAN144RP0003V02201819 | |
| 3 | Structure | Limit of liability -Indemnity | 2.Coverage, section 2a |
| 4 | Interests Insured | Interest insured is Third Party liability | 2. Coverage, section 2a |
| 5 | Sum Insured / Motor Insured Declared Value | <ul style="list-style-type: none"> Coverage to the Third Party liabilities Third Party Property Damages upto INR 750,000 with an option to restrict the coverage to INR 6000 whereby there will be reduction in Liability only premium | 3.Coverage ,section 2a |
| 6 | Policy Coverage (What the policy covers?) | <p>Policy covers the following</p> <ul style="list-style-type: none"> Third party liability in case of injury/death of the person, or any damage caused to the property of the third party <p>For complete details on the coverage, limits, exclusions, terms & conditions, refer policy wording on www.sbigenral.in</p> | 2a.Section ii - liability to third parties |
| 7 | Add on Cover | Not applicable | |
| 8 | Loss participation | Not applicable- | |
| 9 | Exclusions (what the policy does not cover) | <p>The Insurer shall not be liable with respect to</p> <ul style="list-style-type: none"> Driving without a valid licence Driving under the influence of drugs and alcohol Own damage cover to vehicle Unauthorized usage Driving outside geographical area <p>For complete details on the exclusions, refer policy wording</p> | 5.General Exceptions |
| 10 | Special Conditions and Warranties (if any) | Not applicable | |
| 11 | Admissibility of Claim | <p>Admissibility: Admissibility of claim can be done by filing the FIR with the police immediately after the accident and file a compensation claim case in the Motor Accident Claims Tribunal. The claim would not be acceptable if it falls under General exclusion/condition mentioned in the Policy Wordings.</p> <p>Policy can be cancelled on the ground of mis- representation, mis declaration, fraud, non-disclosure of material facts.</p> | 6. Conditions |
| 12 | Policy Servicing - Claim Intimation and Processing | <p>1.Claim intimation & reaching to our designated officials please contact us at</p> <p>Email: customer.care@sbigenral.in</p> <p>Toll-Free number 18001021111</p> <p>Website: www.sbigenral.in Whatsapp: 7669800345</p> <p>Mobile app SMS: 561612</p> | |

| | | | |
|----|--|---|--------------------------------|
| 13 | Grievance Redressal and Policyholders Protection | <p>Details of protection of policyholder's interest-The Company has adopted Grievance Redressal Policy, wherein the Grievance Redressal Procedure, details of GRO, Ombudsman details and link to Bima Bharosa Portal is mentioned below.</p> <p>Stage 1 To raise the query, you may write to head.customercare@sbigeneral.in Toll Free - 1800 102 1111 Customer Care Toll-free number is available 24/7</p> <p>Stage 2 If you are not satisfied with the decision communicated by the above office, or have not received any response within 14 days, send your appeal at : gro@sbigeneral.in. or contact at: 022-42412070 Address: Grievance Redressal Officer, 9th Floor, A & B Wing, Fulcrum Building, Sahar Road, Andheri (East), Mumbai 400 099</p> <p>List of Grievance Redressal Officers at Branch: https://content.sbigeneral.in/uploads/0449cac1bcd144bbb160d3f6b714fbbd.pdf</p> <p>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</p> <p>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.</p> <p>If Your issue remains unresolved You may approach IRDAI by calling on the Toll-Free no. 155255 List of Ombudsman offices with contact details are attached as an Annexure-1. For updated status, please refer to website www.irdaia.gov.in</p> | 8. Grievance Redressal Process |
| 14 | Obligations of prospective Policyholder / Customer | <p>The Policy shall be void and all premium paid hereon shall be forfeited to the Insurer, in the event of misrepresentation, misdescription or non disclosure of any material fact by the policyholder pertaining to the proposal form, written declarations or any other communication exchanged for the sake of obtaining the insurance policy by the Insured.</p> <p>Disclosure of other material information during the policy period:</p> <ol style="list-style-type: none"> 1. Change in insured name 2. Change in the vehicle details i.e make, model, cc, extra fitments, engine & chassis no, class of vehicle. In fact all (In fact, all relevant details are in the RC book/card and a copy of same may be handed over) Tax paid details; Certificate of fitness, license validity etc. | |

Declaration by the Policyholder:

I have read the above and confirm having noted the details.

Place:

Date: (Signature of the Policyholder)

Note: For product related documents including Customer Information Sheet, kindly refer to the below link:

<https://www.sbigeneral.in/downloads>

In case of any conflict, the terms and conditions mentioned in the policy document shall prevail