



SBI GENERAL'S Two Wheeler Insurance Policy - Package

Ride With Confidence



SBI General's Two Wheeler Insurance Policy - Package

If your two-wheeler is your pride and joy, then ensuring its safety and security, on road and off it, becomes your primary concern. Hence, you need to have an insurance Policy for your two wheeler that offers you multi-layered protection.

SBI General's **Two Wheeler Insurance Policy - Package**. Offering you a comprehensive insurance policy with compulsory covers and numerous add-ons so all your needs are met. With a hassle-free, smooth process.

Who Can Buy This Policy?

Anyone who owns a two wheeler can buy this Policy.

What Are The Key Benefits Of The Policy?

- ▶ Third Party Liability Cover
- ▶ Loss or damage to the vehicle
- ▶ Personal Accident Cover
- ▶ Return to Invoice Cover
- ▶ Protection of NCB
- ▶ Discounts based on age, continuous coverage and pro

This Policy covers Third Party Liability as mandated by the Motor Vehicles Act along with optional add-ons.



Personal Accident Cover

What Does The Policy Cover?



Third Party Liability

- ▶ Legal liability due to the vehicle towards third parties in case of injury/death of any third party/ damage caused to third party property.



Loss Or Damage To The Vehicle

- ▶ Loss or damage to the vehicle or its accessories due to:
 - Fire, explosion, self-ignition, accidental damage.
 - Damage in transit.
 - Lightning, earthquake, flood, hurricane, storm, landslide etc.
 - Burglary, theft, riot, strike, malicious act & terrorist activity.



Personal Accident Cover

- ▶ Compulsory personal accident cover of ₹ 15 lakh for Individual owners of the vehicle while driving. Pillion riders can also be covered for a maximum Sum Insured of ₹ 1 lakh.



Protection of NCB (Add-ons)

- ▶ Normally in case of a claim, the 'No Claim Bonus (NCB)' does not stay valid anymore. This cover allows you to retain the existing NCB at the time of renewal, provided there has been just one claim during the policy period.



Return to Invoice



Return To Invoice

- We will pay the financial shortfall between the amount You receive under section 1 of the Policy and the purchase price of the vehicle as confirmed in the invoice of sale or current replacement price of new vehicle in case exactly same make/ model is available, whichever is less, in the event of your vehicle undergoing a Total Loss/ Constructive Total Loss following an accident or being stolen during the period of insurance and not recovered. We will also reimburse the first time registration charges and road tax which you had incurred on the vehicle insured.

What Is Not Covered In The Policy?

- Normal wear, tear and general ageing of the vehicle.
- Depreciation or any consequential loss.
- Mechanical/electrical breakdown.
- Vehicle being used not as specified in Policy.
- Damage to/by a person driving the vehicle without a valid license.
- Damage to/by a person driving the vehicle under the influence of drugs or liquor.
- Loss/Damage due to war, mutiny or nuclear risk.

Disclaimer: The above information is only indicative in nature. For full details of coverage & exclusions please contact our nearest office and refer to the policy.

Fair, Transparent & Quick Claim Process

What Is The Claim Procedure?

Our dedicated and experienced claims team aim to deliver you superlative customer service with a fast, fair, convenient and transparent claims process so your claim is settled without any hassle.

Our Claims Team Will:



Provide assistance in emergency situations



Keep you informed of the progress of your claim



Prohibition of Rebates

Section 41 in The Insurance Act, 1938 as amended by Insurance Law (Amendment) Act, 2015:

1. 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 or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ₹10 lakhs.



SURAKSHA AUR BHAROSA DONO

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Contact your Relationship Manager