



## SBI GENERAL'S PRIVATE CAR INSURANCE POLICY-PACKAGE

Protect Your Dream Car



## SBI General's Private Car Insurance Policy - Package

You have finally chosen your dream car. Looking forward to long road trips, happier city commutes and the independence of just setting out on a trip whenever you feel like, you are all set to enjoy life to the fullest. To just drive on and enjoy the journey!

SBI General's Private Car Insurance Policy – Package. So that you can be in control and enjoy the journey no matter what road blocks that life throws at you, and your car. It protects your car so you don't have to worry about it.

### What Are The Key Benefits Of The Policy?

This Policy covers Third Party Liability as mandated by the Motor Vehicles Act. It also protects you in cases of loss or damage to the Vehicle itself as well as Personal Accident. For an additional Premium, the following optional add on covers can be purchased:

- Depreciation Reimbursement
- NCB Protection
- Return to Invoice
- Key Replacement
- Inconvenience Allowance
- Loss of Personal Belongings
- Basic Roadside Assistance
- Additional Roadside Assistance
- Engine Guard
- Cover for Consumables
- EMI Protector
- Hospital Daily Cash Cover for
  - Owner Driver
  - Unnamed Passengers
  - Paid Driver
- Enhanced Personal Accident Cover for
  - Owner Driver
  - Unnamed Passengers
  - Paid Driver

# Personal Accident Cover

## What Does The Policy Cover?

The policy, and its add-ons, include the following:



### 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.
  - Personal Accident Cover for Occupants of vehicles for maximum ₹2 lakh per person.



### Enhanced Personal Accident Cover

- ▶ Disablement or death of Insured/Unnamed passenger/Paid driver traveling in the insured vehicle



### Additional Legal Liabilities

- Paid driver employed in operation of vehicle.
- Employees traveling in/driving the vehicle other than paid driver.



### Bifuel-Kit

- ▶ CNG-LPG Bifuel Kit.

# Comprehensive Protection For Your Car



## Cover For Key Replacement

- ▶ Cost of replacing vehicle keys for one event during Policy period upto maximum ₹65,000.



## Inconvenience Allowance

- ▶ Daily cash benefit for a maximum period of 10 days in the event of Insured vehicle undergoing repair for more than 3 days. The cover is applicable only for the first two own-damage claims lodged during the Policy period.



## Loss Of Personal Belongings

- ▶ Loss or damage of personal belongings up to maximum ₹50,000 subject to deductibles.



## Hospital Cash Cover

- ▶ Hospital confinement allowance for accident or injuries for Insured/Unnamed passenger/Paid driver
  - Minimum 24 hours hospitalization.
  - Maximum no of days for which benefit is available is 30 days



## 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.

## Road Side Assistance



### Depreciation Reimbursement

- ▶ In consideration of payment of the additional premium mentioned in the Schedule, it is hereby agreed that notwithstanding anything to the contrary contained in the Policy, the Company will reimburse the Insured, the amount of depreciation applicable on the parts which were allowed to be replaced for approved partial loss claims under Section I of the Policy, provided always that;
  - No reimbursement shall be granted for Total Loss / Constructive Total Loss / Theft claims under this cover
  - This cover shall not include compulsory deductible and any voluntary deductible opted in this Policy.

Subject otherwise to the terms, exceptions, conditions and limitations of the Policy.



### Road Side Assistance (Basic & Additional)

- ▶ Road side/Towing assistance when the vehicle is immobile due to following.
  - Mechanical & electrical breakdown
  - Flat Tyre
  - Dead Battery
  - Vehicle keys locked in
  - Contamination/ Incorrect or running out of fuel

*This will also cover onwards journey or hotel accommodation Service within 50 KM radius from insured's address*



### Engine Guard

- ▶ Damage to internal parts of gear box and engineering out of water entry/ leakage of lubricating oil. Vehicle is transported to the garage within two days of water receding from the area.

## Road Side Assistance



### Protection Of NCB

- ▶ 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.



### Cover For Consumables

- ▶ Covers expenses towards consumable items due to damage to the vehicle. Consumables include nut and bolt, screw, washers, grease, lubricants clips, Gear box oil, AC gas, bearings, distilled water, engine oil, oil filter, fuel filter and break oil etc.



### EMI Protector

- ▶ This pays the EMI for the period insured vehicle is in garage for repair, if the actual repair time is more than 21 days.
- ▶ Liability is limited to maximum 2 months EMI or sum insured, whichever is less.
- ▶ Only one incident is covered during the Policy period.

## No Claim Bonus

### What Are The Discounts Or Bonuses Applicable For This Policy?

If you do not make a claim during the Policy period, a No Claim Bonus (NCB) is offered on renewals. This can go as high as 50% discount. NCB is allowed provided the Policy is renewed within 90 days of expiry

**Transfer of NCB:** You can transfer full benefits of No Claim Bonus when you shift your motor insurance policy from another company.

### Other Discounts

**Voluntary Excess discount:** A further discount on the premium is available if you opt for a Voluntary Excess in addition to the Compulsory Excess.



## **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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