



SBI

general
INSURANCE

SURAKSHA AUR BHAROSA DONO

SBI GENERAL'S COMMERCIAL VEHICLE INSURANCE POLICY – PACKAGE (MISCELLANEOUS VEHICLES)

**Safeguard Your Tractors
& Other Farm Vehicles**



Commercial Vehicle Insurance Policy – Package (Miscellaneous Vehicles)

In a country where Agriculture is one of the major occupations, farmers play a highly important role in building the economy and the stature of the nation. Hence, protecting farmers from financial adversities that might result from breakdown of their crucial farm vehicles is paramount. With SBI General's **Commercial Vehicle Insurance Policy - Package (Miscellaneous Vehicles)**, you can safeguard your Tractor and other Farming Vehicles as well as your dream.

Who Can Buy The Policy?

Any Individual who owns a farm vehicle can take this Policy.

What Are The Key Benefits Of The Policy?



Protection to farming vehicles like tractors, harvesters, reapers, threshers, chaff cutters, salvage corps vehicle, Lawn movers etc.



Personal accident cover to the insured holding valid driving license.



Compulsory Third Party Liability as required by Motor Vehicles Act, together with loss or damage to the Vehicle itself.



Personal Accident for Paid Driver/cleaner.



Addons for extra protection.

Personal Accident Cover Included

What Does The Policy Cover?



Third Party Liability

- Any legal liability towards third parties, in case of injury/death of any third party and/or damage caused to third party property due to the vehicle, shall be covered



Loss Or Damage To The Vehicle

- Loss or damage caused to the vehicle or its accessories due to:
 - Fire, explosion, self-ignition, accidental damage by external means
 - Damage in transit by road, rail, inland waterway, elevator, air etc
 - Lightning, earthquake, flood, hurricane, storm, inundation, cyclone, hailstorm, frost, landslide, rockslide etc
 - Burglary, theft, riot, strike, malicious act & terrorist activity



Personal Accident Cover

- Compulsory personal accident cover of ₹ 15 lakhs for individual owners of the vehicle while driving.
- You can also opt for higher limits in Personal Accident cover.



Additional Legal Liabilities

- Paid driver/Cleaner employed in operation of vehicle.



NCB Protection



No Claim Bonus (NCB) Protection Cover

- ▶ On payment of additional premium, you can maintain the No Claim Bonus (NCB) subject to the following:
 - The vehicle is renewed with us
 - Only one single such claim lodged in the Policy period
 - Insured vehicle is repaired in a Company authorised Garage



Return To Invoice

- ▶ On payment of additional premium, you can choose to get the Invoice price which you paid to buy the vehicle plus the vehicle registration charges.
- ▶ Cover available only to 1st buyer of the vehicle from manufacturer.

What Is Not Covered In The Policy?

- ▶ Normal wear and tear
- ▶ Depreciation or consequential loss
- ▶ Mechanical/electrical breakdown
- ▶ Damage caused by overloading or strain
- ▶ Loss or damage to accessories through burglary, housebreaking or theft unless the insured vehicle itself is stolen
- ▶ Vehicle being used otherwise than specified in the Policy
- ▶ Damage when the driver does not have a valid license
- ▶ Damage when the driver is intoxicated
- ▶ 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



For More Details Contact



SURAKSHA AUR BHAROSA DONO

SBI General Insurance Company Limited
Corporate & Registered Office:
Fulcrum Building, 9th Floor, A & B Wing,
Sahar Road, Andheri (East), Mumbai - 400099..

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