



QR code for mobile download app:



Please scan the code to view policy details

Name : Mr ARSHID HUSSAIN BHAT

Address : 599 HAMDANIYA COLONY Srinagar ,
Srinagar Srinagar,
Jammu & Kashmir
190018

Contact No : 7006922202

Email Id : mominkhan1214@gmail.com

SCHEDULE CUM CERTIFICATE BUNDLED PRIVATE CAR INSURANCE POLICY

Policy / Certificate No : POPMCAR00102413974

Alternate Policy No :

Customer ID :

Policy Servicing Branch :

Intermediary Name : Policybazaar Insurance Brokers Pvt Ltd

Intermediary Code : 0081454

Intermediary Contact No : +91-8002081155

Period of Insurance OD : From:14/02/2026 23:04:16
To:13/02/2027 23:59:59

Period of Insurance TP : From:14/02/2026 23:04:16
To:13/02/2029 23:59:59

Period of Insurance PA
Owner Driver

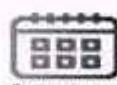
Dear Mr.ARSHID HUSSAIN BHAT,
Welcome to the SBI General Family. With SBI General's **Bundled Private Car Insurance Policy**, you can be in control & enjoy the journey no matter what roadblocks life throws at you.

ABOUT YOUR POLICY



Policy/
certificate no

POPMCAR00102413974



Policy Issue
Date

14/02/2026



Period of
Insurance OD

From:14/02/2026 23:04:16
To:13/02/2027 23:59:59



Period of
Insurance TP

From:14/02/2026 23:04:16
To:13/02/2029 23:59:59



Period of Insurance
PA Cover to Owner Driver



Policy
Type

Bundled

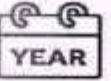


Geographical Area

India

SBI General Insurance and SBI are separate legal entities and SBI is working as Corporate Agent of the company for sourcing of insurance products

ABOUT YOUR VEHICLE

	1 2 3		CC/KW
Vehicle Make Model & Variant	Registration Number	Manufacturing Year	Cubic Capacity / Kilo Watt
Maruti Suzuki, Fronx & 1.2 Sigma	JK01	2026	1197
			
Fuel	Engine & Chassis Number	Seating Capacity	RTO Location
Petrol	K12NP7785867 & MBHKWD13STB784861	5	Srinagar

ABOUT VEHICLE INSURED DECLARED VALUE (IDV)

Your Vehicle IDV				
Vehicle	Non Electrical Accessory	Electrical Accessory	CNG/LPG	Total IDV
684000.00	0.00	0.00	0.00	684000.00

COVERAGE DETAILS

Your Policy provides protection such as :

Own Damage	Third Party
Protection to Car	Protection towards Third Party Liability
Damage due to external means	Death or Injury to any Third Party
Fire due to self ignition or explosion or lightning	PA Cover to Owner Driver (if opted)
Theft, Burglary of accessories	Damage to Third Party Property
Damage due to man made or natural calamities	Optional Personal Accident cover to Passengers

WE COVER YOU FOR

Own Damage Premium	Third Party Premium
Own Damage Basic	8294.05
Voluntary Deductible	0
No Claim Bonus %	0%
Depreciation Reimbursement	3420.00
Road Side Assistance	130.00
TOTAL OWN DAMAGE PREMIUM	11844.05
TOTAL PREMIUM	22634.06
GST	4074.14
FINAL PREMIUM	26708.00
Subject to I.M.T Endorsement Nos.(IMT Nos):	TOTAL TP PREMIUM 10790.01

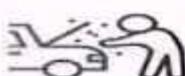
IMT_7

IMT - 28

IMT - 20

ADD ON DETAILS	Sum Insured / Number of Persons / Kilo meter/ No of Admissible Claims	Opted (Yes/No)
Depreciation Reimbursement	Any Garage / Only 2 Nil Dep Claims	Yes
Basic Roadside Assistance		Yes
Consolidated Stamp Duty ₹ 0.5 paid towards Insurance Policy Stamps vide Order No.PB155694641 Dated: 14/02/2026 00:00:00 of General Stamp Office, Mumbai		

WHAT YOUR POLICY DOES NOT COVER



Depreciation, Wear & Tear,
Mechanical or Electrical Breakdown



Non Accidental damage
to Tyre & Tubes



Driving under influence of
intoxicating Liquor/Drugs



Accident outside India
unless opted for



Liability arising out of
Contractual Liability



Driving outside purview of
Limitation of use or Vehicle
driven for purpose not allowed

HOW TO FILE YOUR CLAIMS WITHOUT ANY STRESS



Take your car to a
network garage*



Avail the ease
of our
cashless facility



Reimburse your expenses
post-repair incase of a
non-network garage



Fill in the claim form and
submit necessary
documents at the nearest
SBI General Branch

* List of SBIG Network Garage is available on link - <https://www.sbigeneral.in/claim/garage-network>

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	POPMCAR00102413974 to 561612	Download SBI General Mobile App on Playstore or Appstore

TERMS AND CONDITIONS

NO CLAIM BONUS

The Insured is entitled for a No Claim Bonus (NCB) on the Own Damage section of the Policy, if no claim is made or is pending during the preceding year(s), as follows:

The preceding year - 20%; Preceding two consecutive years - 25%; Preceding three consecutive years - 35%; Preceding four consecutive years - 45%; Preceding five consecutive years - 50%.

The No Claim Bonus will only be allowed provided the Policy is renewed within 90 days of the expiry date of the previous Policy.

IMPORTANT DETAILS

PREVIOUS POLICY DETAILS

Expiring OD Policy Details		Expiring TP Policy Details	
Previous Insurer	NA	Insurer Name	NA
Previous Policy Number	NA	Expiring Policy Number	NA
Period of Insurance	NA	Policy Start Date	NA
Previous Policy Type	NA	Policy End Date	NA

Financier Details	CPA Nominee Details	Roadside Assistance	POSP Details
jammu and kashmir bank,SOLINA	NA	For Road side Assistance Service, Name - My TVS Toll Free No:1800 2666 800	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.

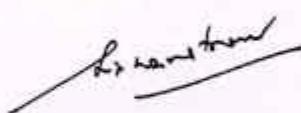
However, if you would prefer to receive a physical copy of your policy document, simply send an SMS with the message "PRINT <Policy Number>" to 561612 from your registered mobile number.

Digitally signed by DS SBI GENERAL
INSURANCE COMPANY LTD
Date: 2026.02.14 23:05:46 IST

PREMIUM RECEIPT

This is to confirm and certify that we have received premium(s) from the below named Policy Holder.	
Policy Number	POPMCAR00102413974
Alternate Policy Number	
Policy Holder Name	Mr ARSHID HUSSAIN BHAT
Intermediary Name	Policybazaar Insurance Brokers Pvt Ltd
Receipt Number	PB155694641
Product Name	Bundled Private Car Insurance Policy
Receipt Date	14/02/2026
Policy Start Date	14/02/2026
Policy End Date	13/02/2027
Premium Paid by	Mr ARSHID HUSSAIN BHAT

*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\](http://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 ([https://www.sbigeneral.in/portal/downloads/Bundled Private Car Insurance Policy](https://www.sbigeneral.in/portal/downloads/Bundled%20Private%20Car%20Insurance%20Policy)) carefully.