**SCHEDULE CUM CERTIFICATE STAND-ALONE
MOTOR OWN DAMAGE COVER FOR TWO-
WHEELER INSURANCE POLICY**

Name : Mr.AVIK BANERJEE
Address : S/O AMAR NATH BANERJEE R/O 93/43 MISSION
PARA ROAD, KHARDAHA RAHARA, NORTH
TWENTY FOUR PARAGANAS,,
West Bengal - 700118, India.
Contact No : 9836937353
Email Id : kumar.rup79@gmail.com



QR code for mobile download app:

Please scan the code to view
the policy details

Policy / Certificate No : POPM2W00102617288
Policy Issue Date : 12/11/2024
Customer ID :
Geographical Area : India
Policy Servicing Branch :
Intermediary Name : Certigo Insurance Brokers Pvt Ltd
Intermediary Code & : 0081449 & +91-7381087889
Contact No
Period of Insurance OD : From : 15/11/2024 00:00:00
To : 14/11/2025 23:59:59

Dear Mr.AVIK BANERJEE,
Welcome to the SBI General Family. With SBI General's **Stand-alone Motor Own Damage Cover for Two-wheeler Insurance Policy**, you can be in control & enjoy the journey no matter what roadblocks life throws at you.

ABOUT YOUR POLICYPolicy /
Certificate No.

POPM2W00102617288

Policy Issue
Date

12/11/2024

Period of
Insurance ODFrom : 15/11/2024 00:00:00
To : 14/11/2025 23:59:59Policy
Type

Standalone Own Damage



Geographical Area

India

ABOUT YOUR VEHICLE



Vehicle Make
Model & Variant

Honda Motorcycles, H'ness
CB 350 & DLX



Registration
Number

WB-24-BC-4256



Manufacturing
Year

2021



Cubic
Capacity / Kilo Watt

348



Battery Fuel

Petrol



Engine & Chassis
Number

NC58EA1025999 &
ME4NC586KMA018125



Seating
Capacity

2



RTO
Location

Barrackpore (other than transport
vehicles)

ABOUT VEHICLE INSURED DECLARED VALUE (IDV)

Your Vehicle IDV

Vehicle	Non Electrical Accessory	Electrical Accessory	Side Car	Total IDV
135000.00	0.00	0.00	0.00	135000.00

COVERAGE DETAILS

Your Policy provides protection such as :

Protection to Two-wheeler

Damage due to external means

Fire due to self ignition or explosion or lightning

Theft, Burglary of accessories

Damage due to man made or natural calamities

WE COVER YOU FOR

Own Damage Basic

1188

ADD ON DETAILS

Sum Insured

Opted(Yes/No)

Depreciation Reimbursement

Yes

Consolidated Stamp Duty ₹ 0.5 paid towards Insurance Policy Stamps vide Order No. ZAX6FYV0531NBN Dated : 12/11/2024 00:00:00 of
General Stamp Office, Mumbai.

GST

0.00

FINAL PREMIUM

1548

WHAT YOUR POLICY DOES NOT COVER



Depreciation, Wear & Tear,
Mechanical or Electrical Breakdown



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

FOR NETWORK GARAGE



Take your Two-wheeler
to a network garage*
*Service at 1500 +
Network Garages



Avail the ease
of our
cashless facility

FOR NON- NETWORK GARAGE



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

This is Standalone Own Damage insurance policy and does not cover third party injury / death or property damage.

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	POPM2W00102617288 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.customercare@sbigeneral.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 Monday to Saturday (8 am - 8 pm)

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/0449cac1bcd144bbb160d3f6b714fbdd.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>

For Insurance Ombudsman Offices, kindly visit our website

<https://www.sbigeneral.in/portal/buy-online/quick-assist/Locate us/Ombudsman Office List>

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.

DECLARATION

 As part of the Go Green initiative, we'll be issuing this policy in digital mode on your registered mobile number and e-mail ID. We save a tree when we issue an e-policy. A policy document sent electronically is as valid as a physical policy contract document. However, if you need a physical copy of the policy document, please send SMS "PRINT <Policy Number>" to 561612 from your registered mobile number.

TERMS AND CONDITIONS

DEDUCTIBLE	<p>(i) Compulsory Deductible ₹ 100/-</p> <p>(ii) Voluntary Deductible ₹ 0/-</p> <p>(iii) Additional Compulsory Deductible ₹ 0/-</p>
SPECIAL CONDITIONS	<p>Warranted all damages existing prior to inception of risk are excluded from the scope of Policy.</p> <p>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.</p>
NO CLAIM BONUS	<p>The Insured is entitled for a No Claim Bonu (NCB) on the Own Damage section of the Policy, if no claim is made or is pending during the preceding year(s), as follows:</p> <p>The preceding year - 20%; Preceding two consecutive years - 25%; Preceding three consecutive years - 35%; Preceding four consecutive years - 45%; Preceding five consecutive years - 50%.</p> <p>The No Claim Bonus will only be allowed provided the Policy is renewed within 90 days of the expiry date of the previous Policy.</p>


IMPORTANT DETAILS

PREVIOUS POLICY DETAILS

Expiring OD Policy Details		Active TP Policy Details	
Previous Insurer	Magma HDI General Insurance Co	Insurer Name	ICICI Lombard General Insurance Co. Ltd
Previous Policy Number	P0024200028/4115/103973	Active Policy Number	Sf919328
Previous Policy Expiry Date	14/11/2024	Policy Start Date	08/11/2021
Previous Policy Type	Comprehensive	Policy End Date	07/11/2026

Financier Details	Intermediary Details	POSP Details	
	Certigo Insurance Brokers Pvt Ltd, 0081449, +91-7381087889	Name	: Certigo Insurance Brokers Pvt Ltd
		Code	: 0081449
		Mobile No	: +91-7381087889
		Landline No	: null

DECLARATION

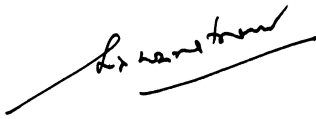
 As part of the Go Green initiative, we'll be issuing this policy in digital mode on your registered mobile number and e-mail ID. We save a tree when we issue an e-policy. A policy document sent electronically is as valid as a physical policy contract document. Date of delivery of the policy document is reckoned for the purpose of examining free look request. However, if you need a physical copy of the policy document, please send SMS "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	POPM2W00102617288
Policy Holder Name	Mr.AVIK BANERJEE
Intermediary Name	Certigo Insurance Brokers Pvt Ltd
Receipt Number	
Product Name	Stand-alone Motor Own Damage Cover for Two-wheeler Insurance Policy
Receipt Date	12/11/2024
Policy Start Date	15/11/2024
Policy End Date	14/11/2025
Premium Paid by	Mr.AVIK BANERJEE

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



Digitally signed by
VISHWANATHAN
SUBRAMANIAN
Date: 2024.11.12 16:14:11
IST

Authorized Signatory
For SBI General Insurance Company Limited

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/private-car-insurance/Policy wording](http://www.sbigeneral.in/portal/motor-insurance/private-car-insurance/Policy%20wording)) carefully.

PROPOSAL DETAILS

Proposal Transcript For	Stand-alone Motor Own Damage Cover for Two-wheeler Insurance Policy
Proposer Name	Mr.AVIK BANERJEE
Proposer Address	S/O AMAR NATH BANERJEE R/O 93/43 MISSION PARA ROAD, Khardaha Rahara, North Twenty Four Paraganas, , West Bengal - 700118, India.
Proposer Contact Number	9836937353
Proposer Email Address	kumar.rup79@gmail.com

Policy POPM2W00102617288 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.

Details as shared by you with us is as below.

YOUR VEHICLE DETAILS

Registration Number	WB-24-BC-4256
RTO Location	Barrackpore (other than transport vehicles)
Engine Number	NC58EA1025999
Chassis Number	ME4NC586KMA018125
First Purchase / Registration Date	18/11/2021
Year of Manufacture	2021
Vehicle Make	Honda Motorcycles
Vehicle Model	H'ness CB 350
Vehicle Variant	DLX
Cubic Capacity / Kilo Watt / Gross Vehicle Weight / Horsepower	348
Fuel	Petrol
Seating Capacity including Driver	2
Carrying Capacity excluding Driver	1

EXPIRING POLICY DETAILS

Details	OD Policy Details	TP Policy Details
Insurer Name	Magma HDI General Insurance Co	ICICI Lombard General Insurance Co. Ltd
Policy Number	P0024200028/4115/103973	Sf919328
Policy Start Date	15/11/2023	08/11/2021
Policy End Date	14/11/2024	07/11/2026
Policy Type	Comprehensive	NA
No Claim Bonus %	25%	NA
Claim Made	No	No

COVERAGE & TERMS OPTED

Period of Insurance Own Damage	From : 15/11/2024 00:00:00 To : 14/11/2025 23:59:59
Period of Insurance Third Party	From : NA To : NA
Period of Insurance PA cover to Owner Driver	From : NA To : NA

INSURED DECLARED VALUE (IDV)

Vehicle	Electrical Accessories	Non Electrical Accessories	CNG / LPG Kit	Body Value	Trailer	Total
135000.00	0.00	0.00	NA	NA	NA	135000.00

ADDITIONAL COVERS

Voluntary Excess Opted	Yes	None
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		
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		1548.00

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	Stand-Alone Motor Damage Cover for Two Wheeler	
2	Unique Identification Number allotted by IRDAI	IRDAN144RP0002V01201920	
3	Structure	Basis of Sum Insured -Indemnity	2.Coverage
4	Interests Insured	Interest insured is Damage to vehicle	2.Coverage
5	Sum Insured / Motor Insured Declared Value	Total IDV of the vehicle insured- 135000.00/- "IDV is insured declared value derived basis your invoice price after applying depreciation as per rules mentioned in CIS point number 15. SBIG's liability will be capped at this value."	3.Sum insured - insured's declared value (idv)
6	Policy Coverage (What the policy covers?)	Policy covers the following <ul style="list-style-type: none"> Loss or damage to your vehicle due to fire, self-ignition, accidental damage, explosion, natural disasters like lightning, earthquake, hurricanes, cyclones, landslides, etc. For complete details on the coverage, limits, exclusions, terms & conditions, refer policy wording on www.sbigeneral.in	2 Coverage. loss of or damage to the vehicle insured
7	Add on Cover	Add On Cover Name	12. Add on covers : Refer the Annexure III (Refer the add ons as opted by you and mention in the policy schedule)
		Depreciation Reimbursement	
		Return to invoice	
		Protection of NCB	
		Inconvenience Allowance	
		Basic Road Side Assistance	
		Engine Guard	
		Emergency Medical Expenses	
		Tyre & Rim Secure	
8	Loss participation	Compulsory deductible is a mandatory deductible that must be paid by you at the time of claim. Compulsory Deductible applicable under this policy is - Rs 100 Voluntary deductible is a particular share of claim that you agree to pay voluntarily at the time of claim because of which the premium gets reduced significantly. Voluntary Deductible of None is opted by you	9. Endorsements, IMT 22 & 22A
9	Exclusions (what the policy does not cover)	The Insurer shall not be liable with respect to <ol style="list-style-type: none"> Damage, theft or loss due to incidents related to the war, invasion, foreign enemy acts, mutiny, rebellion, etc. Driving without a valid licence Driving under the influence of drugs and alcohol Electrical/Mechanical Breakdowns For complete details on the exclusions, refer policy wording	6.General Exceptions
10	Special Conditions and Warranties (if any)	Warranted all damages existing prior to inception of risk are excluded from the scope of Policy.	

11	Admissibility of Claim	<p>Admissibility: Admissibility of claim depends on the document submitted for the damaged vehicle claimed by the insured in reference to event /peril / term and condition of the policy. · Surveyor will verify the document and assess the loss as per policy term / condition and coverage mentioned in the policy. Submitted the Report to the insurer. The claim would not be acceptable if it falls under specific warranty or General exclusion/condition mentioned in the Policy Wordings.</p> <p>Denial: Denial of claim can be done by us & policy can be cancelled on the ground of mis- representation, mis -declaration, fraud, non-disclosure of material facts.</p> <p>The sample claim calculation process is attached as Annexure II</p> <table><tr><td>A Gross Assessed Liability</td><td>Rs.20,000</td></tr><tr><td>B Less:Deprecistion (if applicable)</td><td>(Rs.4,000)</td></tr><tr><td>C Net Assessed Liability (A-B)</td><td>Rs.16,000</td></tr><tr><td>D Less: Compulsory Deductible</td><td>(Rs.2,000)</td></tr><tr><td>E Net payable amount (C-D)</td><td>Rs.14,000</td></tr></table>	A Gross Assessed Liability	Rs.20,000	B Less:Deprecistion (if applicable)	(Rs.4,000)	C Net Assessed Liability (A-B)	Rs.16,000	D Less: Compulsory Deductible	(Rs.2,000)	E Net payable amount (C-D)	Rs.14,000	8. Conditions
A Gross Assessed Liability	Rs.20,000												
B Less:Deprecistion (if applicable)	(Rs.4,000)												
C Net Assessed Liability (A-B)	Rs.16,000												
D Less: Compulsory Deductible	(Rs.2,000)												
E Net payable amount (C-D)	Rs.14,000												
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@sbigeneral.in</p> <p>Toll-Free number 18001021111</p> <p>Website: www.sbigeneral.in Whatsapp: 7669800345</p> <p>Mobile app SMS: 561612</p> <p>2. Procedure to be followed for cashless service</p> <p>A. For accidental damage : Contact us as above mention modes</p> <p>B. You will receive a text message with contact details of the surveyor appointed for your claim.</p> <p>C. Document Submission: Surveyor collect all relevant documents from you or documents may be submitted to branch digitally through whatsapp/Mobile app or link shared by us</p> <p>D. Assessment: Loss will be assessed by surveyor as per policy terms and conditions.</p> <p>E. Delivery Order/Vehicle Delivery: On receipt of Pre-Invoice of repaired vehicle delivery order will be provided as per survey report and policy terms and conditions.</p> <p>F. Payment to garage: We will process the claim payment in favour of repairer post receipt of the Final document as per survey report and policy terms and conditions</p> <p>3.Procedure to be followed for reimbursement service</p> <p>A. For accidental damage : Contact us as above mention modes</p> <p>B. You will receive a text message with contact details of the surveyor appointed for your claim</p> <p>C. Document Submission: Surveyor collect all relevant documents from you or documents may be submitted to branch digitally through whatsapp/Mobile app or link shared by us</p> <p>D. Assessment: Loss will be assessed by surveyor as per policy terms and conditions</p> <p>E. Repair invoice submission: You have to submit repair invoice to us</p> <p>F. Payment to insured: We will process the claim payment in favour of Insured post receipt of the Final document as per survey report and policy terms and conditions</p>											

		<p>4.Turnaround Time (TAT) for claim settlement A. Time limit for appointment of surveyors - 24 hours from date of intimation of claim B. Submission of survey report - 15 days from the date of appointment of surveyor C. Settlement/rejection of Claim -7 days after receiving last document</p> <p>5.Escalation matrix when TAT is not satisfied For Queries, Service Request and Non -Health claims Registration Call SBI General Insurance on Toll Free - 18001021111 Email us at : customer.care@sbigeneral.in</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/0449cac1bcd144bbb160d3f6b714fbdd.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.irdaindia.gov.in</p>	11. 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. 3. Previous policy details (ie. Disclosure of NCB, previous claim details) 	

15	Criteria for arriving at IDV & Illustration	<p>The idv calculation is done on below criteria Insured Declared Value (IDV) = (Company's exshowroom price - the depreciation value) + (Cost of car accessories - the depreciation value of these parts)</p> <p>Let us understand how the depreciation rates are used to calculate your car's IDV with the help of the following example.</p> <p>Suppose, you're buying a car for ₹1000000. The moment you drive it out of the showroom, its IDV starts decreasing. The depreciation rate for the first six months is 5%. That means the IDV of your car for the first six months is ₹950000. Similarly, the IDV of your car after six months of buying will be ₹850000, and it'll remain the same till twelve months or one year from the purchasing date. And if your car's age is between four and five years, its IDV will be half of its price.</p>	
16	Criteria for considering vehicle as Total loss/Constructive Total loss.	In the event of an accident leading to total loss or constructive total loss settlement of claim will be based on what is mentioned in the policy schedule and / or agreed by policyholder either 75% or 60% based on geography and model.	

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