



QR code for mobile download app:

Name : Mr MANIK ROY
Address : BANINIKETAN SCHOOL ROAD Nabapalli,
NABAPALLY, Kolkata,
West Bengal
700126
Contact No : 9830544955
Email Id : mpg770038@gmail.com

SCHEDULE CUM CERTIFICATE ACT ONLY INSURANCE POLICY- PRIVATE CAR

Policy / Certificate No : POPMCAR00101156612
Alternate Policy No :
Policy Issue Date : 19/11/2024
Customer ID :
Policy Servicing Branch :
Intermediary Name : Certigo Insurance Brokers Pvt Ltd
Intermediary Code : 0081449
Intermediary Contact No : +91-9109447500
Period of Insurance TP : From:20/11/2024 00:00:00
To:19/11/2025 23:59:59
Period of Insurance PA to : From:20/11/2024 00:00:00
Owner Driver To:19/11/2025 23:59:59

Dear Mr.MANIK ROY,
Welcome to the SBI General Family. With SBI **Act Only Insurance Policy - Private Car**, you can be in control & enjoy the journey no matter what roadblocks life throws at you.

ABOUT YOUR POLICY



Policy/
certificate no

POPMCAR00101156612



Policy Issue
Date

19/11/2024



Period of
Insurance TP

From:20/11/2024 00:00:00
To:19/11/2025 23:59:59



Period of Insurance
PA Cover to Owner Driver

From:20/11/2024 00:00:00
To:19/11/2025 23:59:59



Policy
Type








Liability Only



Geographical Area

India

ABOUT YOUR VEHICLE

 <p>Vehicle Make Model & Variant</p> <p>Tata Motors, Sumo & Victa Cx</p>	 <p>Registration Number</p> <p>WB02T7194</p>	 <p>Manufacturing Year</p> <p>2005</p>	<p>CC/KW</p> <p>Cubic Capacity / Kilo Watt</p> <p>1948</p>
 <p>Fuel</p> <p>Diesel</p>	 <p>Engine & Chassis Number</p> <p>483DL51BUZ704864 & 446152BUZ909428</p>	 <p>Seating Capacity</p> <p>10</p>	 <p>RTO Location</p> <p>Salt Lake, Kolkata</p>

COVERAGE DETAILS

Your Policy provides protection such as :

- Protection towards Third Party Liability
- Death or Injury to any Third Party
- Personal Accident to Owner Driver (if opted)
- Damage to Third Party Property

WE COVER YOU FOR

Third Party Premium

Third Party Basic Premium	7897.00
Legal Liability to Driver	50.00
PA to Owner Driver	325.00
TOTAL TP PREMIUM	8272.00
TOTAL PREMIUM	8272.00
GST	1488.96
FINAL PREMIUM	9761.00

Subject to I.M.T Endorsement Nos.(IMT Nos):

IMT - 28
IMT - 20
IMT_15

ADD ON DETAILS

Sum Insured

Opted (Yes/No)

Legal Liability to Driver		Yes
Consolidated Stamp Duty ₹ 0.5 paid towards Insurance Policy Stamps vide Order No.pay_PNDQGXppl4pNrx Dated: 19/11/2024 00:00:00 of General Stamp Office, Mumbai		

WHAT YOUR POLICY DOES NOT COVER



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

In the event of loss and / or damage arising out of the use of the insured vehicle giving rise to a probable claim being led by a Third Party towards bodily injury / death / property damage, please inform the Company at 1800221111 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	POPMCAR00101156612 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/0449cac1bcd144bbb160d3f6b714fbbd.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.
LIMITS OF LIABILITY	<p>a. Under Section II-1 (I) of the Policy-Death of or bodily injury to any person so far as it is necessary to meet the requirements of the Motor Vehicle Act, 1988.</p> <p>b. Under Section II (1) (ii) of the Policy-Damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured up to the limits specified Up to ₹ 7,500,00/-.</p> <p>c. PA Cover for Owner-Driver under Section-III CSI - ₹ 1,500,000 /- (if opted).</p>
Our Recommendation	Know what your policy covers.
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>


IMPORTANT DETAILS

PREVIOUS POLICY DETAILS

Previous Insurer	Previous Policy Number	Period of Insurance	Previous Policy Type
National Insurance Co.Ltd.	15360031236760004005	20/11/2023 to 19/11/2024	Liability only

Financier Details	Nominee Details	POSP Details
	Mithi Dutta,34,1990-01-01,Wife	<p>Name : Certigo Insurance Brokers Pvt Ltd</p> <p>Code : 0081449</p> <p>Contact Details : +91-9109447500</p> <p>Landline Nos : null</p>

Declaration

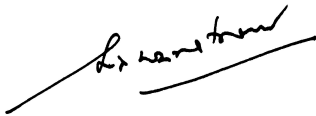
 As part of the Go Green initiative, we'll be issuing this policy in digital mode on your registered mobile number and e-mail ID. We save a tree when we issue an e-policy. A policy document sent electronically is as valid as a physical policy contract document. However, if you need a physical copy of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

PREMIUM RECEIPT

This is to confirm and certify that we have received premium(s) from the below named Policy Holder

Policy Number	POPMCAR00101156612
Policy Holder Name	Mr MANIK ROY
Intermediary Name	Certigo Insurance Brokers Pvt Ltd
Receipt Number	
Product Name	Act Only Insurance Policy - Private Car
Receipt Date	19/11/2024
Policy Start Date	20/11/2024
Policy End Date	19/11/2025
Premium Paid by	Mr MANIK ROY

*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



Digitally signed by
VISHWANATHAN
SUBRAMANIAN
Date: 2024.11.19 21:08:17 IST

GST INVOICE : You may download GST invoice from www.sbigenral.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.sbigenral.in/portal/act-only-insurance-policy-private-car/policy-wording) carefully.

PROPOSAL DETAILS

Proposal Transcript For	Act Only Insurance Policy - Private Car
Proposer Name	Mr MANIK ROY
Proposer Address	BANINIKETAN SCHOOL ROAD Nabapalli, NABAPALLY, Kolkata, West Bengal 700126
Proposer Contact Number	9830544955
Proposer Email Address	mpg770038@gmail.com

Policy POPMCAR00101156612 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	WB02T7194
RTO Location	Salt Lake,Kolkata
Engine Number	483DL51BUZ704864
Chassis Number	446152BUZ909428
First Purchase / Registration Date	18/03/2005
Year of Manufacture	2005
Vehicle Make	Tata Motors
Vehicle Model	Sumo
Vehicle Variant	Victa Cx
Cubic Capacity / Kilo Watt / Gross Vehicle Weight / Horsepower	1948
Fuel	Diesel
Seating Capacity including Driver	10
Carrying Capacity excluding Driver	9

EXPIRING POLICY DETAILS

Details	OD Policy Details	TP Policy Details
Insurer Name	NA	National Insurance Co.Ltd.
Policy Number	NA	15360031236760004005
Policy Start Date	NA	20/11/2023
Policy End Date	NA	19/11/2024
Policy Type	NA	NA
No Claim Bonus %	NA	NA
Claim Made	No	No

COVERAGE & TERMS PROPOSED

Period of Insurance Own Damage	From:NA To:NA
Period of Insurance Third Party	From:20/11/2024 00:00:00 To:19/11/2025 23:59:59
Period of Insurance PA cover to Owner Driver	From:20/11/2024 00:00:00 To:19/11/2025 23:59:59

ADDITIONAL COVERS

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	Yes	1,0
Third Party Property Damage Restriction Limit		750000
Add on covers - Kindly refer Policy Schedule		
Hypothecation / Lease / Hire Purchaser Name		,
Policy premium including Tax		9761.00
Valid PUC certificate will be carried in vehicle	Yes	

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.

Disclaimer : Corporate & Registered Office: Fulcrum Building, 9th Floor, A & B Wing, Sahar Road, Andheri (East), Mumbai - 400099. | For SBI General Insurance Company Limited IRDAI Reg. No. 144 dated 15/12/2009 | CIN: U66000MH2009PLC190546 | UIN : IRDAN144RP0001V01200910 | SBI Logo displayed belongs to State Bank of India and used by SBI General Insurance Co. Ltd. under license.

CUSTOMER INFORMATION SHEET

This document provides only key information about your policy. Please refer to the policy document for detail terms and conditions.

SI NO	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of Insurance Product	Motor Act Only- Private Car	
2	Unique Identification Number allotted by IRDAI	IRDAN144RP0002V02201819	
3	Structure	Limit of liability -Indemnity	2.Coverage, section 2a ,2b
4	Interests Insured	Interest insured is Third Party liability arising out of insured vehicle	2. Coverage, section 2a
5	Sum Insured / Motor Insured Declared Value	Policy covers the following : 1. coverage to the Third Party liabilities 2. Third Party Property Damages upto INR 750,000 with an option to restrict the coverage to INR 6000 whereby there will be reduction in Liability only premium	2..Coverage ,section 2a
6	Policy Coverage (What the policy covers?)	This policy covers 1. Third party liability in case of injury/death of the person, or any damage caused to the property of the third party 2. If Compulsory Personal Accident cover is opted by you, the policy covers Personal accident up to Rs 15 lakh for individual owners while driving. <i>For complete details on the coverage, limits, exclusions, terms & conditions, refer policy wording on www.sbigeneral.in</i>	2. Coverage section 2a, 2b
7	Add on Cover	Not applicable	
8	Loss participation	Not applicable	
		Compulsory Deductible applicable under this policy is - Rs	
9	Exclusions (what the policy does not cover)	The Insurer shall not be liable with respect to • Driving without a valid licence • Driving under the influence of drugs and alcohol • Own damage cover to vehicle • Unauthorized usage • Driving outside geographical area <i>For complete details on the exclusions, refer policy wording.</i>	6.General Exceptions
10	Special Conditions and Warranties (if any)	Not applicable	
11	Admissibility of Claim	Admissibility: Admissibility of claim can be done by filing the FIR with the police immediately after the accident and file a compensation claim case in the Motor Accident Claims Tribunal. The claim would not be acceptable if it falls under General exclusion/condition mentioned in the Policy Wordings. Policy can be cancelled on the ground of mis- representation, mis - declaration, fraud, non-disclosure of material facts.	7. Conditions
12	Policy Servicing - Claim Intimation and Processing	1.Claim intimation & reaching to our designated officials please contact us at Email: customer.care@sbigeneral.in Toll-Free number 18001021111 Website: www.sbigeneral.in Whatsapp: 7669800345 Mobile app SMS: 561612	

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/0449cac1bcd144bbb160d3f6b714fbdb.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>	9. 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) 	

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