



QR code for mobile download app:



Please scan the
code to view the
policy details

Name : Mr.ADAMASAB KONKANI
Address : A/P-CHADACHAN,INDI,BIJAPUR
,Bijapur,Karnataka586204,India
Contact No : 8970231111
Email Id : amarbelkire18@gmail.com

SCHEDULE CUM CERTIFICATE COMMERCIAL VEHICLE INSURANCE POLICY-PACKAGE (GOODS CARRYING)

Policy / Certificate No: POCMVGC0100641673

Alternate Policy No :

Customer ID :

Policy Servicing : Hubli
Branch

Intermediary Name : Vizza Insurance Broking Services Pvt
Ltd

Intermediary Code : 0061736

Intermediary Contact: +91-8608800072
No

Period of Insurance : From:09/01/2026 00:00:00
To:08/01/2027 23:59:59

Dear Mr.ADAMASAB KONKANI,
Welcome to the SBI General Family. With SBI General's **Commercial Vehicle Insurance Policy-Package (Goods Carrying)** you can be in control & enjoy the journey no matter what roadblocks life throws at you.

About Your Policy



Policy/
certificate no

POCMVGC0100641673



Policy Issue
Date

08/01/2026 14:49:46



Period of
Insurance

From:09/01/2026 00:00:00
To:08/01/2027 23:59:59



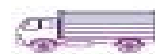
Policy
Type

Package



Geographical Area









India



Body Type

OPEN

About Your Vehicle

 Vehicle Make Model & Variant Tata Motors,Ace HT & BS III	 Registration Number KA28B8314	 Manufacturing Year 2013	 Gross Vehicle Weight 1550 KGs
 Trailer Details "	 Fuel Diesel	 Engine & Chassis Number 275IDI06GWYSD6323 & MAT445064DDG14041	 RTO Location Bijapur

About Vehicle Insured Declared Value (IDV)

Vehicle IDV (Rs.)	Non Electrical Accessory (Rs.)	Electrical Accessory (Rs.)	CNG/LPG (Rs.)	Vehicle Body IDV (Rs.)	Trailer IDV (Rs.)	Total IDV (Rs.)
250000	0	0	0	0	0	250000

Coverage Details

Your Policy provides protection such as :

Own Damage	Third Party
Protection to Vehicle	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	Personal Accident to Owner Driver (if opted)
Theft, Burglary	Damage to Third Party Property
Damage due to man made or natural calamities	

We Cover You For

Own Damage Premium		Third Party Premium	
Own Damage Basic	906.00	Third Party Basic Premium	16,049.00
NCB (%)	0%	Third Party Bodily Injury	16,049.00
Cover for Lamps / Tyres / Tubes Mudguards/ Bonnet / Highlights and Paintwork	135.90	PA Cover - Owner driver of Rs.15 Lakhs	325.00
Total Own Damage Premium(including all Tariff Add-On, Discount, Loading) (A)	1,041.90	Legal Liability to Paid Drivers	50.00
NET PREMIUM (A+B)	17,515.90	Legal Liability to Cleaner\Conductor\Coolie	50.00
GST	1066.5	Total TP Premium (B)	16,474.00
TOTAL PREMIUM	18,582.00		
Subject to I.M.T Endorsement Nos.(IMT Nos):	IMT_21, IMT_28, IMT_23, IMT_20, IMT_17		

Add On Details	Sum Insured	Opted (Yes/No)
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Consolidated Stamp Duty ₹ 0.50 paid towards Insurance Policy Stamps vide Order No.pay_S1KfQGtGNuIZi7 Dated: 08/01/2026 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* <small>*Service at 1500 + Network Garages</small>	FOR NETWORK GARAGE  Avail the ease of our cashless facility	 Reimburse your expenses post-repair in case of a non-network garage	FOR NON-NETWORK GARAGE  Fill in the claim form and submit necessary documents at the nearest SBI General Branch
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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 to 561562	Mobile App
1800-102-1111	www.sbigeneral.in	RENEW POLICYNO	Download SBI General Mobile App on Playstore or Appstore

Grievance Redressal Procedure

1

Stage 1: Bima Bharosa

You can register your grievances with the regulator using the following link:
<https://bimabharosa.irdai.gov.in/Home/Home>

2

Stage 2: Head - Customer Care

Alternatively, if you wish to register your grievances directly with us, you may write to the Head - Customer Care. We aim to respond to all Grievances within 7 days. In our initial acknowledgement of receipt letter, we will provide the name and title of the person that is handling your Grievance. This individual will have the authority necessary to investigate and resolve the Grievance.

Email: head.customercare@sbigeneral.in

Phone: 1800 102 1111

For Senior Citizens:

Senior citizens can reach us through the following dedicated channels:

Email: Seniorcitizengrievances@sbigeneral.in

Toll-Free Number: 1800 102 1111 (Available 24/7)

3

Stage 3: Grievance Redressal Officer (GRO)

In case, you are still not satisfied with the decision/resolution communicated by the above officer or have not received any response within 5 Business days, you may escalate the matter to the Grievance Redressal Officer (GRO) which will undergo a detailed case investigation, and we aim to resolve the issue within 7 days from the date of receipt of your Grievance at GRO Desk

Email: gro@sbigeneral.in

Phone: 022-45138021

Note:- The Company shall endeavour to maintain the regulatory TAT of 14 days in resolving your grievances.

4

Stage 4: Escalation to Insurance Ombudsman

If you feel that the response to your Grievance was unsatisfactory, or if you believe your concerns have not been adequately addressed by the company, you may escalate the matter to the Insurance Ombudsman.

Submit your Grievance online: <https://www.cioins.co.in/Ombudsman>

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 only under a permit within the meaning of Motor Vehicles Act, 1988 or such a carriage falling under sub section 3 of section 66 of the Motor Vehicle Act 1988. The Policy does not cover use for a) Organized Racing b) Pace Making c) Reliability Trials d) Speed Testing."
Our Recommendation	Simply do not use vehicle for the purpose it is not allowed.
Drivers Clause	PERSONS OR CLASSES OF PERSONS ENTITLED TO DRIVE: Any person including 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 when not used for the transport of goods at the time of the accident and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicles 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.
Deductible	<p>(i) 2% of claim amount subject to minimum deductible amount of ₹500/-, whichever is higher.</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 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:</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

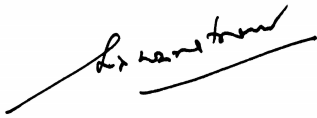
Previous Insurer	Previous Policy Number	Period of Insurance	Previous Policy Type
		From to	

Premium Receipt

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

Policy Number	POCMVGC0100641673
Alternate Policy Number	
Policy Holder Name	ADAMASAB KONKANI
Intermediary Name	Vizza Insurance Broking Services Pvt Ltd
Product Name	Commercial Vehicle Insurance Policy-Package (Goods Carrying)
Receipt Date	08/01/2026
Policy Start Date	09/01/2026 00:00:00
Policy End Date	08/01/2027 23:59:59
Premium Paid by	ADAMASAB KONKANI

*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

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/business/motorinsurance/Commercial Motor Insurance> carefully.

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.

Proposal Details

Proposal Transcript For	Commercial Vehicle Insurance Policy-Package (Goods Carrying)
Proposer Name	Mr. ADAMASAB KONKANI
Proposer Address	A/P-CHADACHAN INDI, BIJAPUR , Bijapur, Karnataka-586204 India
Proposer Contact Number	8970231111
Proposer Email Address	amarbelkire18@gmail.com

Policy POCMVGC0100641673 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.

Insured Name	Mr. ADAMASAB KONKANI
Nominee details	
Name of the Nominee*	
% Share of Claim Amount	
Date of Birth*	
Age*	
Gender (M/F/O)	
Relationship with Policyholder*	
Mobile No. of the Nominee*	
Address of the Nominee	
Nominee Email ID	
Account Number	
IFSC Code	
Bank Name	
Branch Name	

* If Nominee is a minor, give the details of Appointee

Insured Name	Mr. ADAMASAB KONKANI
Name of Appointee*	
DOB*	
Gender	
Relationship with Nominee*	
Address of the Appointee	
Appointee Mobile no*	
Account Number	
IFSC Code	
Bank Name	
Branch Name	

Details as shared by you with us is as below.

Your Vehicle Details

Registration Number	KA28B8314
RTO Location	Bijapur
Engine Number	275IDI06GWYSD6323
Chassis Number	MAT445064DDG14041
First Purchase / Registration Date	13/08/2013
Year of Manufacture	2013
Vehicle Make	Tata Motors
Vehicle Model	Ace HT
Vehicle Variant	BS III
Cubic Capacity / Kilo Watt / Gross Vehicle Weight / Horsepower	1550

Fuel	Diesel
Seating Capacity including Driver	2
Carrying Capacity excluding Driver	1

Expiring Policy Details

Details	OD Policy Details	TP Policy Details
Insurer Name		
Policy Number		
Policy Start Date		
Policy End Date		
Policy Type		
No Claim Bonus %		NA
Claim Made	No	No

Coverage & Terms Opted

Period of Insurance Own Damage	From:09/01/2026 00:00:00 To:08/01/2027 23:59:59
Period of Insurance Third Party	From:09/01/2026 00:00:00 To:08/01/2027 23:59:59
Period of Insurance PA cover to Owner Driver	From:09/01/2026 00:00:00 To:08/01/2027 23:59:59

Insured Declared Value (IDV)

Vehicle IDV (Rs.)	Electrical Accessories (Rs.)	Non-Electrical Accessories (Rs.)	CNG / LPG Kit (Rs.)	Body Value (Rs.)	Trailer (Rs.)	Total (Rs.)
250000	0	0	0	0	0	250000

Additional Covers

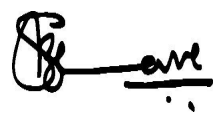
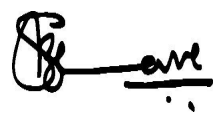
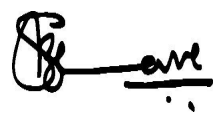
Voluntary Excess Opted		NA
PA Cover to Owner Driver of Rs. 15 Lakhs	Yes	
PA Cover to Unnamed Passenger / Pillion Rider		NA
PA cover to Paid Driver	No	
Legal Liability to Paid Driver / Employees	Yes	1 , 1
Third Party Property Damage Restriction Limit		
Add on covers - Kindly refer Policy Schedule		
Hypothecation / Lease / Hire Purchaser Name	No	„
Valid PUC certificate will be carried in vehicle	Yes	
Policy premium including Tax		18582.00

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: IRDAN144RP0002V02201112 | SBI Logo displayed belongs to State Bank of India and used by SBI General Insurance Co. Ltd. under license.

GST TAX INVOICE																											
GST Invoice No:	825414680216					GST Invoice Date:	08/01/2026																				
GSTIN/ Unique No: (SBI General)	29AAMCS8857L1Z8					SBI General State	Karnataka																				
SBI General Branch Address:	SBI General Insurance Company Limited, Registered Office: & Corporate Office: 9th Floor, A&B Wing, Fulcrum Building, Sahar Road, Andheri East, Mumbai - 400099.																										
Details of Policy Holder:																											
Name:	Mr. ADAMASAB KONKANI																										
Address:	A/P-CHADACHAN, INDI, BIJAPUR , BIJAPUR , , Bijapur, Karnataka - 586204, India.																										
Policy Holder State	Karnataka					Place of supply :	Karnataka																				
						Whether invoice under reverse charge :	No																				
GSTIN/ Unique No:						Policy Number	POCMVGC0100641673																				
						Alternate Policy Number																					
Insurance Product Name	HSN Code	Premium (without Taxes)	KFC		CGST		SGST/ UTGST		IGST																		
			Rate	Amount	Rate	Amount	Rate	Amount	Rate	Amount																	
Commercial Vehicle Insurance Policy - Package (Goods Carrying)- Other than Basic TP	997134	1,466.90	1%		9%	132.02	9%	132.02	18%	0.00																	
Commercial Vehicle Insurance Policy - Package (Goods Carrying) - Basic TP	997134	16,049			2.5%	401.225	2.5%	401.225	5%	0.0																	
<table border="1"> <tr> <td>Total Invoice Value (InFigures)</td> <td colspan="5">18,582</td> <td colspan="5" rowspan="2">  Authorized Signatory </td> </tr> <tr> <td>Taxes Applicable</td> <td colspan="5">1066.5</td> </tr> </table>											Total Invoice Value (InFigures)	18,582					 Authorized Signatory					Taxes Applicable	1066.5				
Total Invoice Value (InFigures)	18,582					 Authorized Signatory																					
Taxes Applicable	1066.5																										
SBI General Receipt No:					Receipt Date:	08/01/2026																					

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	Commercial Vehicle Insurance Policy - Package (Goods Carrying)							
2	Unique Identification Number allotted by IRDAI	IRDAN144RP0002V02201112							
3	Structure	Basis of Sum Insured -Indemnity	2.Coverage, section 2a						
4	Interests Insured	Interest insured is Damage to vehicle & Third Party liability	2. Coverage						
5	Sum Insured / Motor Insured Declared Value	Total IDV of the vehicle insured- 250,000.00/- 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?)	<ul style="list-style-type: none">Policy covers the following : Loss or damage to your vehicle due to fire, self-ignition, accidental damage, explosion, natural disasters like lightning, earthquake, hurricanes, cyclones, landslides, etc.Third party liability in case of injury/death of the person, or any damage caused to the property of the third partyPersonal accident covers up to Rs for individual owners while driving. <p>For complete details on the coverage, limits, exclusions, terms & conditions, refer policy wording on www.sbigeneral.in</p>	2a. Section I - loss of or damage to the vehicle insured 2b.Section II - liability to third parties 2d. Section III - personal accident cover for owner-driver						
7	Add on Cover	<table><tr><th>Add On Cover Name</th><th>Sum Insured/Limits</th></tr><tr><td colspan="2">Compulsory deductible is a mandatory deductible that must be paid by you at the time of claim.</td></tr><tr><td colspan="2">Compulsory Deductible applicable under this policy is - Rs. /-</td></tr></table>	Add On Cover Name	Sum Insured/Limits	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. /-		11. Add on covers : Refer the Annexure III
Add On Cover Name	Sum Insured/Limits								
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. /-									
8	Loss participation		8. Endorsements, IMT 22						
9	Exclusions (what the policy does not cover)	The Insurer shall not be liable with respect to <ul 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 licenceDriving under the influence of drugs and alcoholElectrical/Mechanical Breakdowns <p>For complete details on the exclusions, refer policy wording</p>	5.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> <p>A Gross Assessed Liability Rs.20,000 B Less:Depreciation (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</p>	7. Conditions
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 B. You will receive a text message with contact details of the surveyor appointed for your claim. 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 D. Assessment: Loss will be assessed by surveyor as per policy terms and conditions. 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. 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 B. You will receive a text message with contact details of the surveyor appointed for your claim 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 D. Assessment: Loss will be assessed by surveyor as per policy terms and conditions E. Repair invoice submission: You have to submit repair invoice to us 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</p> <p>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</p> <p>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>Stage 1: Bima Bharosa You can register your grievances with the regulator using the following link: https://bimabharosa.irdai.gov.in/Home/Home</p> <p>Stage 2: Head - Customer Care Alternatively, if you wish to register your grievances directly with us, you may write to the Head - Customer Care. We aim to respond to all Grievances within 7 days. In our initial acknowledgement of receipt letter, we will provide the name and title of the person that is handling your Grievance. This individual will have the authority necessary to investigate and resolve the Grievance. Email: head.customercare@sbigeneral.in Phone: 1800 102 1111</p> <p>For Senior Citizens: Senior citizens can reach us through the following dedicated channels: Email: Seniorcitizengrивences@sbigeneral.in Toll-Free Number: 1800 102 1111 (Available 24/7)</p> <p>Stage 3: Grievance Redressal Officer (GRO) In case, you are still not satisfied with the decision/resolution communicated by the above officer or have not received any response within 5 Business days, you may escalate the matter to the Grievance Redressal Officer (GRO) which will undergo a detailed case investigation, and we aim to resolve the issue within 7 days from the date of receipt of your Grievance at GRO Desk Email: gro@sbigeneral.in Phone: 022-45138021</p> <p>Note:- The Company shall endeavour to maintain the regulatory TAT of 14 days in resolving your grievances.</p> <p>Stage 4: Escalation to Insurance Ombudsman If you feel that the response to your Grievance was unsatisfactory, or if you believe your concerns have not been adequately addressed by the company, you may escalate the matter to the Insurance Ombudsman. Submit your Grievance online: https://www.cioins.co.in/Ombudsman</p>	10. 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