



QR code for mobile download app:

Name : Mr MOINKHAN I RATHOD

Address : AT-MANDAVA TA-SINOR,DIST-VADODARA,
1-52,RATHOD FALIU,TEKARA UPAR,Vadodara
Gujarat
391115

Contact No : 9638622456

Email Id : info@balajiinsurance.co.in

**SCHEDULE CUM CERTIFICATE ACT ONLY
INSURANCE POLICY- PRIVATE CAR**

Policy / Certificate No : POPMCAR00100886169

Alternate Policy No :

Policy Issue Date : 23/07/2024

Customer ID :

Policy Servicing Branch :

Intermediary Name : PROBUS INSURANCE BROKER PVT LTD

Intermediary Code : 0046764

Intermediary Contact No : +91-7304332968

Period of Insurance TP : From:24/07/2024 12:58:45
To:23/07/2025 23:59:59

Period of Insurance PA to : From:24/07/2024 12:58:45
Owner Driver To:23/07/2025 23:59:59

Dear Mr.MOINKHAN I RATHOD,
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

POPMCAR00100886169



Policy Issue
Date

23/07/2024



Period of
Insurance TP

From:24/07/2024 12:58:45
To:23/07/2025 23:59:59



Period of Insurance
PA Cover to Owner Driver

From:24/07/2024 12:58:45
To:23/07/2025 23:59:59



Policy
Type








Liability Only



Geographical Area

India

ABOUT YOUR VEHICLE

 <p>Vehicle Make Model & Variant</p> <p>Maruti Suzuki,Omni & E MPI Std BS IV</p>	 <p>Registration Number</p> <p>GJ16BN8303</p>	 <p>Manufacturing Year</p> <p>2017</p>	<p>CC/KW</p> <p>Cubic Capacity / Kilo Watt</p> <p>796</p>
 <p>Fuel</p> <p>CNG (External Kit)</p>	 <p>Engine & Chassis Number</p> <p>F8BIN4985659 & MA3EVB11S01768542</p>	 <p>Seating Capacity</p> <p>8</p>	 <p>RTO Location</p> <p>Bharuch</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	2094.00
Legal Liability to Driver	50.00
PA to Owner Driver	325.00
PA to Unnamed Passenger	400.00
CNG/ LPG kit - Liability	60.00
TOTAL TP PREMIUM	2929.00
TOTAL PREMIUM	2929.00
GST	527.22
FINAL PREMIUM	3456.00

ADD ON DETAILS	Sum Insured	Opted (Yes/No)
Legal Liability to Driver		Yes
PA Cover to Un-named Passengers		Yes

Consolidated Stamp Duty ₹ 0.5 paid towards Insurance Policy Stamps vide Order No.pay_ObzXD6XmtYL9WN Dated: 23/07/2024 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	POPMCAR00100886169 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>

Declaration

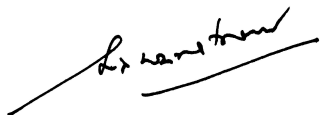
 As part of the Go Green initiative, we'll be issuing this policy in digital mode on your registered mobile number and e-mail ID. We save a tree when we issue an e-policy. A policy document sent electronically is as valid as a physical policy contract document. However, if you need a physical copy of 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	POPMCAR00100886169
Policy Holder Name	MOINKHAN I RATHOD
Intermediary Name	PROBUS INSURANCE BROKER PVT LTD
Receipt Number	pay_ObzXD6XmtYL9WN
Product Name	Act Only Insurance Policy - Private Car
Receipt Date	23/07/2024
Policy Start Date	24/07/2024
Policy End Date	23/07/2025
Premium Paid by	MOINKHAN I RATHOD

*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



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 (www.sbigeneral.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 MOINKHAN I RATHOD
Proposer Address	AT-MANDAVA TA-SINOR,DIST-VADODARA, 1-52,RATHOD FALIU,TEKARA UPAR,Vadodara Vadodara, Gujarat 391115
Proposer Contact Number	9638622456
Proposer Email Address	info@balajiinsurance.co.in

Policy POPMCAR00100886169 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	GJ16BN8303
RTO Location	Bharuch
Engine Number	F8BIN4985659
Chassis Number	MA3EVB11S01768542
First Purchase / Registration Date	31/05/2017
Year of Manufacture	2017
Vehicle Make	Maruti Suzuki
Vehicle Model	Omni
Vehicle Variant	E MPI Std BS IV
Cubic Capacity / Kilo Watt / Gross Vehicle Weight / Horsepower	796
Fuel	CNG (External Kit)
Seating Capacity including Driver	8
Carrying Capacity excluding Driver	7

EXPIRING POLICY DETAILS

Details	OD Policy Details	TP Policy Details
Insurer Name	NA	
Policy Number	NA	
Policy Start Date	NA	
Policy End Date	NA	
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:24/07/2024 12:58:45 To:23/07/2025 23:59:59
Period of Insurance PA cover to Owner Driver	From:24/07/2024 12:58:45 To:23/07/2025 23:59:59

ADDITIONAL COVERS

PA Cover to Owner Driver of Rs. 15 Lakhs	Yes	
PA Cover to Unnamed Passenger / Pillion Rider	Yes	800000
PA cover to Paid Driver	No	
Legal Liability to Paid Driver / Employees	Yes	1 , 1
Third Party Property Damage Restriction Limit		750000
Add on covers - Kindly refer Policy Schedule		
Hypothecation / Lease / Hire Purchaser Name		,
Policy premium including Tax		3456.00
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.