



**QR code for mobile download app:**

Name : Mr BHIL ROHITBHAI HARSUKHBHAI  
Address : . BAPA SITARAM CHOWK, NAJVALAPARA,  
JETPUR, Rajkot Rajkot,  
Gujarat  
360370  
Contact No : 9998057475  
Email Id : CWCADVISORY@GMAIL.COM

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

Policy / Certificate No : POPMCAR00100886336  
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 13:41:17  
To:23/07/2025 23:59:59  
Period of Insurance PA to : From:  
Owner Driver To:

Dear Mr.BHIL ROHITBHAI HARSUKHBHAI,  
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

POPMCAR00100886336



Policy Issue  
Date

23/07/2024



Period of  
Insurance TP

From:24/07/2024 13:41:17  
To:23/07/2025 23:59:59



Period of Insurance  
PA Cover to Owner Driver

From:  
To:



Policy  
Type

Liability Only



Geographical Area

India

## ABOUT YOUR VEHICLE



Vehicle Make  
Model & Variant

Hyundai, Santro & GLS



Registration  
Number

GJ01KS8234



Manufacturing  
Year

2012

CC/KW

Cubic Capacity /  
Kilo Watt

1086



Fuel

CNG (External Kit)



Engine & Chassis  
Number

00420 & 84671



Seating  
Capacity

5



RTO  
Location

Ahmedabad

## 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	3416.00
Legal Liability to Driver	50.00
CNG/ LPG kit - Liability	60.00
<b>TOTAL TP PREMIUM</b>	<b>3526.00</b>
<b>TOTAL PREMIUM</b>	<b>3526.00</b>
<b>GST</b>	<b>634.68</b>
<b>FINAL PREMIUM</b>	<b>4161.00</b>

### ADD ON DETAILS

### Sum Insured

### Opted (Yes/No)

Legal Liability to Driver		Yes
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Consolidated Stamp Duty ₹ 0.5 paid towards Insurance Policy Stamps vide Order No.pay\_Oc0bPoFPW4P5S4 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](mailto: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
<b>1800-102-1111</b>	<b><a href="http://www.sbigeneral.in">www.sbigeneral.in</a></b>	<b>POPMCAR00100886336 to 561612</b>	<b>Download SBI General Mobile App on Playstore or Appstore</b>

## GRIEVANCE REDRESSAL PROCEDURE

1

If you are dissatisfied with the resolution provided, you may write to [head.customercare@sbigeneral.in](mailto: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](mailto: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](mailto: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

<b>LIMITATION AS TO USE</b>	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.
<b>Our Recommendation</b>	Simply do not use vehicle for the purpose it is not allowed.
<b>DRIVERS CLAUSE</b>	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.
<b>Our Recommendation</b>	Drive only when you hold a Valid Drivers License in India.
<b>LIMITS OF LIABILITY</b>	<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>
<b>Our Recommendation</b>	Know what your policy covers.
<b>SPECIAL CONDITIONS</b>	<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

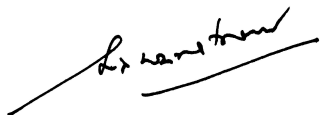
 As part of the Go Green initiative, we'll be issuing this policy in digital mode on your registered mobile number and e-mail ID. We save a tree when we issue an e-policy. A policy document sent electronically is as valid as a physical policy contract document. However, if you need a physical copy of 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	POPMCAR00100886336
Policy Holder Name	BHIL ROHITBHAI HARSUKHBHAI
Intermediary Name	PROBUS INSURANCE BROKER PVT LTD
Receipt Number	pay_Oc0bPoFPW4P5S4
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	BHIL ROHITBHAI HARSUKHBHAI

\*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](http://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 BHIL ROHITBHAI HARSUKHBHAI
Proposer Address	. BAPA SITARAM CHOWK,NAJVALAPARA, JETPUR,Rajkot Rajkot, Gujarat 360370
Proposer Contact Number	9998057475
Proposer Email Address	CWCADVISORY@GMAIL.COM

Policy POPMCAR00100886336 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	GJ01KS8234
RTO Location	Ahmedabad
Engine Number	00420
Chassis Number	84671
First Purchase / Registration Date	01/12/2012
Year of Manufacture	2012
Vehicle Make	Hyundai
Vehicle Model	Santro
Vehicle Variant	GLS
Cubic Capacity / Kilo Watt / Gross Vehicle Weight / Horsepower	1086
Fuel	CNG (External Kit)
Seating Capacity including Driver	5
Carrying Capacity excluding Driver	4

### 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 13:41:17 To:23/07/2025 23:59:59
Period of Insurance PA cover to Owner Driver	From: To:

## 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 , 1
Third Party Property Damage Restriction Limit		750000
Add on covers - Kindly refer Policy Schedule		
Hypothecation / Lease / Hire Purchaser Name		,
Policy premium including Tax		4161.00
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.