

PRIVATE CAR INSURANCE POLICY – PACKAGE

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

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	Private Car Insurance Policy – Package									
2.	Unique Identification Number allotted by IRDAI	IRDAN144RP0005V03201112									
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- XXXXXX/-	SUM 3.3. Sum insured – insured's declared value (idv)								
6.	Policy Coverage (What the policy covers?)	<p>Policy covers the following</p> <ol style="list-style-type: none"> Loss or damage to insure 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 party Personal accident covers up to ₹ 15 lakh for individual owners while driving. Passengers can also get coverage up to ₹ 2 lakh per person <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 2c. Section iii – personal accident cover for owner-driver								
7.	Add on Cover	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Add On Cover Name</th> <th>Sum Insured/Limits</th> </tr> </thead> <tbody> <tr> <td>Depreciation Reimbursement</td> <td>Maximum upto IDV</td> </tr> <tr> <td>Return to invoice</td> <td>Upto invoice value</td> </tr> <tr> <td>Protection of NCB</td> <td>NCB applied on the policy</td> </tr> </tbody> </table>	Add On Cover Name	Sum Insured/Limits	Depreciation Reimbursement	Maximum upto IDV	Return to invoice	Upto invoice value	Protection of NCB	NCB applied on the policy	12. Add on covers : Refer the Annexure III (Refer the add ons as opted by you and mention in the policy schedule)
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	Cover for Key Replacement	upto SI mention in add on wording (maximum upto INR 65000)	12. Add on covers : Refer the Annexure III (Refer the add ons as opted by you and mention in the policy schedule)
	Inconvenience Allowance	As per limit opted in the policy	
	Loss of Personal Belongings	up to SI mention in add in policy schedule	
	Enhanced PA cover for Insured (Owner driver)	up to amount mention in Policy Schedule	
	Enhanced PA Cover for Unnamed Passengers	up to amount mention in Policy Schedule	
	Enhanced PA Cover for Paid Driver	up to amount mention in Policy Schedule	
	Hospital Cash Cover for Insured (Owner Driver)	daily limit opted by customer	
	Hospital Cash Cover for Paid Driver	daily limit opted by customer	
	Hospital Cash cover for Unnamed Passengers	daily limit opted by customer	
	Basic Road Side Assistance	As per the benefits mentioned in add on wording	
	Additional Road Side Assistance	As per the benefits mentioned in add on wording	
	Engine Guard	As per the benefits mentioned in add on wording	
	Cover for Consumables	As per the benefits mentioned in add on wording	
	EMI Protector	maximum 2 months EMI or sum insured as mentioned in the schedule	
	Emergency Medical Expenses	upto the sum insured mentioned in the policy schedule	
	Go Smart – Flexi Cover	upto IDV for Kms opted in policy schedule	
	Wall charger and associated accessories	Refer Annexure III for complete list of benefits/limits	
	Professional Fees for App Restoration Cover	sum insured opted by customer	

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		<table border="1" data-bbox="346 181 1248 530"> <tr> <td data-bbox="350 188 890 294">Battery Guard</td><td data-bbox="890 188 1248 294">Refer Annexure III for complete list of benefits/limits</td></tr> <tr> <td data-bbox="350 294 890 399">Vehicle Replacement Edge</td><td data-bbox="890 294 1248 399">Refer Annexure III for complete list of benefits/limits</td></tr> <tr> <td data-bbox="350 399 890 523">Tyre & Rim Secure</td><td data-bbox="890 399 1248 523">Refer Annexure III for complete list of benefits/limits</td></tr> </table>	Battery Guard	Refer Annexure III for complete list of benefits/limits	Vehicle Replacement Edge	Refer Annexure III for complete list of benefits/limits	Tyre & Rim Secure	Refer Annexure III for complete list of benefits/limits	
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8.	Loss participation	<p>Compulsory deductible is a mandatory deductible that must be paid by you at the time of claim.</p> <p>Compulsory Deductible applicable under this policy is – ₹ xxxx</p> <p>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.</p> <p>Voluntary Deductible of ₹ XXX is opted by you</p>	9. Endorsements, IMT 22 & 22A						
9.	Exclusions (what the policy does not cover)	<p>The Insurer shall not be liable with respect to</p> <ol style="list-style-type: none"> 1. Damage, theft or loss due to incidents related to the war, invasion, foreign enemy acts, mutiny, rebellion, etc. 2. Driving without a valid licence 3. Driving under the influence of drugs and alcohol 4. Electrical/Mechanical Breakdowns <p>For complete details on the exclusions, refer policy wording</p>	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.</p> <ul style="list-style-type: none"> • Surveyor will verify the document and assess the loss as per policy term / condition and coverage mentioned in the policy. <p>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 mentioned below</p> <p>A Gross Assessed Liability ₹20,000</p> <p>B Less: Depreciation (if applicable) (₹4,000)</p> <p>C Net Assessed Liability (A-B) ₹16,000</p> <p>D Less: Compulsory Deductible (₹2,000)</p> <p>E Net payable amount (C-D) ₹14,000</p>	8. Conditions						

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12.	Policy Servicing - Claim Intimation and Processing	<p>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</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>	

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13.	Grievance Redressal and Policy-holders Protection	<p>If the Insured has a grievance that the Insured wishes the Company to redress, the Insured may approach the person nominated as 'Grievance Redressal Officer' with the details of their grievance.</p> <p>Process of Grievance Redressal</p> <p>Stage 1: Bima Bharosa</p> <p>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</p> <p>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.</p> <p>Email: head.customer-care@sbigeneral.in</p> <p>Phone: 1800 102 1111</p> <p>For Senior Citizens:</p> <p>Senior citizens can reach us through the following dedicated channels:</p> <p>Email: Seniorcitizengrievances@sbigeneral.in</p> <p>Toll-Free Number: 1800 102 1111 (Available 24/7)</p> <p>Stage 3: Grievance Redressal Officer (GRO)</p> <p>In case, you are still not satisfied with the decision/resolution communicated by the above officer or have not received any response within 7 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</p> <p>Email: gro@sbigeneral.in</p> <p>Name: Virag Mishra</p> <p>Designation: Grievance Redressal Officer</p> <p>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</p> <p>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.</p> <p>Submit your Grievance online: https://www.cioins.co.in/Ombudsman</p> <p>List of Ombudsman offices with contact details are attached as an Annexure-1. For updated status,</p> <p>Please refer to website www.irdaindia.gov.in</p>	11. Grievance Redressal Process

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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