

To,
Mr.ROHIT ,
VILLAGE TIGRA 91 TIGRA GURGAON,,, ,
,
Gurgaon,
Haryana - 122001
India
Contact Details: +91-9958431711

Date: 14/07/2022

Subject: Policy Number: **POPM2W00100954805**

Dear Customer,

Welcome to SBI General. Thank you for choosing SBI General's "**Stand-Alone Motor Damage Cover for Two Wheeler**" policy. We are delighted to have you as our esteemed customer. With this, we enclose the following documents pertaining to your policy:

- Policy Schedule
- Policy clauses & wordings
- Premium Receipt
- Grievance redressal letter

We have taken care that the documents reflect details of risk and cover as proposed by you. We request you to verify and confirm that the documents are in order. Please ensure safety of these documents as they form part of our contract with you. For all your future correspondence you may have with us, kindly quote your Customer ID and Policy No.

Your Customer ID :

Your Policy No. : POPM2W00100954805

The Postal Address of your SBI General Branch that will service you in future is:

SBI General Insurance Company Limited
9th Floor, A&B Wing, Fulcrum Building, Sahar Road, Andheri East, Mumbai - 400099.

In case of any queries or suggestions, please do not hesitate to get in touch with us. You can contact us at customer.care@sbigeneral.in or call our Customer Care Number **1800-22-1111** (MTNL/BSNL user) and **1800-102-1111** (for other users)

We look forward to a continuing and mutually beneficial relationship.

Yours sincerely,



Authorized Signatory

SBI General Insurance Company Limited

Registered and Corporate office: 9th Floor, A&B Wing, Fulcrum Building, Sahar Road, Andheri East, Mumbai - 400099.

UIN No: IRDAN144RP0002V01201920

Stand-Alone Motor Damage Cover for Two Wheeler

Important Note: 1) The Validity of this Certificate of Insurance cum Schedule is subject to realization of the premium cheque. 2) This Insurance Policy cover is valid subject to availability of Complete and Correct Registration Number within 15 days from the Date of Commencement of this Policy.

Policy Issuing Office	: 9th Floor, A&B Wing, Fulcrum Building, Sahar Road, Andheri East, Mumbai - 400099.	
Policy Number	: POPM2W00100954805	Policy Servicing Branch : HO
Insured Name	: Mr.ROHIT	
Address	: VILLAGE TIGRA 91 TIGRA GURGAON, , , , Gurgaon,Haryana -122001,India	
Customer Contact Details	: +91-9958431711	
Period of Insurance	: From: 15/07/2022 (00:00:00) hrs to: 14/07/2023 Midnight	
Geographical Area	: India	

INSURED MOTOR VEHICLE DETAILS		INSURED'S DECLARED VALUE (IDV) (in Rs.)	
Make	Royal Enfield	Vehicle	95,000.00
Model & Variant	Bullet & 350 ES ABS	Side Car	
Year of Manufacturing	2019	Non Electrical	
Registration Number	HR26EA4022	Accessories	
Engine Number	U3K5C1KF078524	Electrical Accesories	
Chassis Number	ME3U3K5C1KF973897	CNG/LPG Kit	
Cubic Capacity/KW	346	Total IDV	95,000.00
Seating Capacity (Including Driver)	2		
Type of Body	SOLO		
RTO Location Name	Gurgaon		

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.

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.

Deductible under Section-I: (i) Compulsory deductible Rs.100/- (ii) Voluntary deductible Rs./- (iii) Additional Compulsory deductible Rs. ___/-.

Special Conditions: Warranted all damages existing prior to inception of risk are excluded from the scope of policy.

PUC-Warranty: Warranted that the insured named herein/owner of the vehicle holds a valid Pollution Under Control (PUC) Certificate and/or valid fitness certificate, as applicable, on the date of commencement of the Policy and undertakes to renew and maintain a valid and effective PUC and/or fitness Certificate, as applicable, during the subsistence of the Policy. Further, the Company reserves the right to take appropriate action in case of any discrepancy in the PUC or fitness certificate.

NO CLAIM BONUS:

The Insured is entitled for a No Claim Bonus (NCB) on the Own Damage section of the Policy, if no claim is made or pending during the preceding year(s), as follows: The preceding year - 20%; Preceding two consecutive years - 25%; Preceding three consecutive years - 35%; Preceding four consecutive years -45%; Preceding five consecutive years - 50%.**The No Claim Bonus will only be allowed provided the Policy is renewed within 90 days of the expiry date of the previous policy.**

INTERMEDIARY DETAILS

Intermediary Name	: Gramcover Insurance Brokers Private Limited	Intermediary Code	: 0046256
Contact Details	: Mobile No : null	Landline No	: +91-120-4096525
POSP Agent Pan/Aadhar Card :	BMOPG2053C		

NOMINATION DETAILS

Name of the Nominee	Date of Birth	Relationship with Proposer	Name of Appointee (if Nominee is Minor)

PREMIUM COMPUTATION TABLE

OWN DAMAGE SECTION			
Cover		Sum Insured	PREMIUM(Rs.)
Own Damage Premium for Vehicle & Accessories (Amount will be including all tariff covers & discounts & Other Loading / Discount)		95,000.00	1,337.60
SBIG Add on Covers			
Return to Invoice			
Protection of NCB			
Depreciation Reimbursement			380.00
Inconvenience Allowance			
Engine Guard			
Tyre & Rim Guard			
Basic Road Side Assistance			65.00
Emergency Medical Expenses			
Helmet Protection			
Total Add-on coverage Premium			445.00
NCB Details			
No Claim Bonus			35%
Total Own Damage Premium			1,782.60
Subject to I.M.T Endorsement Nos. : ,,,,,,,		Taxes as applicable	253.7
Subject to SBIG Add-On Endorsement Nos.: , SBIG.16, , , , , SBIG.13, ,		Kerala Flood Cess @1%	0.00
		Total Premium Collected	1,663.00
Hire Purchase/ Lease /Hypothecated with :			

Premium Collection details: Receipt No.: pay_JtHUbWYvSs2knC, Receipt Date: 14/07/2022

For claims, Please contact us at Toll Free number MTNL/BSNL users - 1800-22-1111 AND for Other users - 1800-102-1111	For Roadside Assistance Service, Name - MyTVS Contact Number - 18002666800
---	---

IMPORTANT NOTICE: The Insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this schedule. Any payment made by the Company by reason of wider terms appearing in the certificate in order to comply with the Motor Vehicle Act, 1988 is recoverable from the Insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY". For legal interpretation English version will be good.

Policy printed by: on Date: 14-Jul-2022 Time: 08:07:45 PM IST

Disclaimer: Please examine this Policy including attached Schedules / Annexure if any. In the event of any discrepancy please contact the office of the Company immediately, it being noted that this Policy shall be otherwise considered as being entirely in order. Please find claims settlement & grievance redressal procedure document attached herein for ready references.

Branch Office Address: 9th Floor, A&B Wing, Fulcrum Building, Sahar Road, Andheri East, Mumbai - 400099.	Reference No:	pay_JtHUbWYvSs2knC	
	OF Receipt No:	pay_JtHUbWYvSs2knC	
	Date:	14/07/2022	
	Branch Code:		
	Party/Depositor ID:		
RECEIPT			
Received with thanks from ROHIT an amount of Rs. 1663 by EFT No: pay_JtHUbWYvSs2knC Dated: 14/07/2022 Drawn on Bank: Branch:			
Party ID	Quote/Policy/Claim No.	Name of Party	Amount(Rs.)
	QPM2W001000048964796	ROHIT	1663
		TOTAL	1663

Disclaimer

- 1) Receipt subject to realisation of instrument submitted
- 2) Kindly refer to the policy document for time of commencement of cover

For and on behalf of
SBI General Insurance Co. Ltd.




Authorized Signatory

Stand-Alone Motor Damage Cover for Two Wheeler

ENDORSEMENTS

Attached to and forming part of the Schedule to the Policy No: **POPM2W00100954805**

ENDORSEMENT DESCRIPTION

GST TAX INVOICE										
GST Invoice No:						GST Invoice Date:	15/07/2022 (00:00:00)			
GSTIN/Unique No: (SBI General)						SBI General State	MAHARASHTRA			
SBI General Branch Address:	SBI General Insurance Company Limited Registered and Corporate office: 9th Floor, A&B Wing, Fulcrum Building, Sahar Road, Andheri East, Mumbai - 400099.									
Details of Policy Holder:										
Name:	ROHIT									
Address:	VILLAGE TIGRA 91 TIGRA GURGAON, , , Haryana, - 122001, India.									
Policy Holder State	Haryana					Place of supply		Haryana		
						Whether invoice under Reverse Charge		No		
GSTIN/Unique No:						Policy Number		POPM2W00100954805		
Insurance Product Name	HSN Code	Premium (without Taxes)	Kerala Cess		CGST		SGST/ UTGST		IGST	
			Rate	Amount	Rate	Amount	Rate	Amount	Rate	Amount
Private Motor 2 wheeler	NA	1,409.44	1%	0.00	9%	126.85	9%	126.85	0%	0.00
<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>Total Invoice Value (In Figures)</p> <p>1,663.00</p> </div> <div style="width: 45%; text-align: center;">  <p>Authorized Signatory</p> </div> </div>										
<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>Taxes Applicable</p> <p>253.70</p> </div> </div>										
SBI General Receipt No:	pay_JtHUbWYvSs2knC				Receipt Date:	14/07/2022				

Stand-Alone Motor Own Damage Cover for Two Wheeler Policy Wordings

POLICY WORDINGS

Whereas the Insured by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to the company for insurance hereinafter contained and has paid the premium mentioned in the schedule as consideration for such insurance in respect of accident loss or damage occurring during the Period of Insurance.

(The term two-wheeler referred to in this Tariff will include motor cycle/scooter / auto cycle or any other motorised two wheeled vehicle mentioned in the Schedule.)

NOW THIS POLICY WITNESSETH:

That subject to the Terms Exceptions and Conditions contained herein or endorsed or otherwise expressed hereon.

LOSS OF OR DAMAGE TO THE VEHICLE INSURED

The Company will indemnify the insured against loss or damage to the vehicle insured hereunder and/or its accessories whilst thereon

- i. by fire explosion self-ignition or lightning
- ii. by burglary housebreaking or theft;
- iii. by riot and strike;
- iv. by earthquake (fire and shock damage);
- v. by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;
- vi. by accidental external means;
- vii. by malicious act;
- viii. by terrorist activity;
- ix. whilst in transit by road rail inland- waterway lift elevator or air;
- x. by landslide rockslide.

Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced;

1. For all rubber/ nylon/ plastic parts, tyres, tubes and batteries - 50%
2. For fibre glass components - 30%
3. For all parts made of glass - Nil
4. Rate of depreciation for all other parts including wooden parts will be as per the following schedule:

THE SCHEDULE OF DEPRECIATION FOR FIXING IDV OF THE VEHICLE	
AGE OF VEHICLE	% OF DEPRECIATION FOR FIXING IDV
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year.	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years.	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 year but not exceeding 10 years	40%
Exceeding 10 years	50%

(5) Rate of Depreciation for Painting: In the case of painting, the depreciation rate of 50% shall be applied only on the material cost of total painting charges. In case of a consolidated bill for painting charges, the material component shall be considered as 25% of total painting charges for the purpose of applying the depreciation.

The Company shall not be liable to make any payment in respect of

- a) consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages
- b) damage to Tyres and Tubes unless the vehicle insured is damaged at the same time in which case the liability of the Company shall be limited to 50% of the cost of replacement.
- c) loss of or damage to accessories by burglary housebreaking or theft unless the vehicle is stolen at the same time ; and
- d) any accidental loss or damage suffered whilst the Insured or any person driving the vehicle with the knowledge and consent of the Insured is under the influence of intoxicating liquor or drugs.

In the event of the vehicle being disabled by reason of loss or damage covered under this Policy, the Company will bear the reasonable cost of protection and removal to the nearest repairer and re-delivery to the Insured but not exceeding in all, Rs.300/- in respect of any one accident.

The insured may authorise the repair of the vehicle necessitated by damage for which the Company may be liable under this Policy provided that:-

- (a) the estimated cost of such repair including replacements, if any, does not exceed Rs.150/-
- (b) the Company is furnished forthwith a detailed estimate of the cost of repairs and
- (c) the insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

SUM INSURED - INSURED'S DECLARED VALUE (IDV)

The **Insured's Declared Value (IDV)** of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy which is fixed at the commencement of each policy period for the insured vehicle.

The IDV of the vehicle (and side car/accessories, if any, fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the insured vehicle at the commencement of insurance/renewal and adjusted for depreciation (as per schedule below).

The schedule of age-wise depreciation as shown below is applicable for the purpose of Total Loss/Constructive Total Loss (**TL/CTL**) claims only.

THE SCHEDULE OF DEPRECIATION FOR FIXING IDV OF THE VEHICLE	
AGE OF VEHICLE	% OF DEPRECIATION FOR FIXING IDV
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the insurer and the Insured.

IDV shall be treated as the 'Market Value' throughout the policy period without any further depreciation for the purpose of total Loss (**TL**) / constructive total loss (**CTL**) claims.

The insured vehicle shall be treated as CTL if the aggregate cost of retrieval and / or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the IDV of the vehicle.

AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY

Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this Policy or any other person to recover an amount under or by virtue of the provisions of the Motor Vehicles Act.

But the Insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provisions.

APPLICATION OF LIMITS OF INDEMNITY

In the event of any accident involving indemnity to more than one person, any limitation by the terms of this policy and/or of any Endorsement thereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all persons indemnified and such indemnity shall apply in priority to the Insured.

GENERAL EXCEPTION
(Applicable to all Sections of the Policy)

The Company shall not be liable in respect of

1. any accidental loss damage and/or liability caused sustained or incurred outside the geographical area;
2. any claim arising out of any contractual liability;
3. any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is
 - (a) being used otherwise than in accordance with the 'Limitations as to Use' or
 - (b) being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause.
4. i) any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss

ii) any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission
5. any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
6. any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by or contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the Insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.

DEDUCTIBLE

The Company shall not be liable for each and every claim under OWN DAMAGE Section (loss of or damage to the vehicle insured) of this Policy in respect of the deductible stated in the schedule.

CONDITIONS

This policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this policy or of the Schedule shall bear the same meaning wherever it may appear.

1. Notice shall be given in writing to the Company immediately upon the occurrence of any accidental or loss or damage and in the event of any claim and thereafter the insured shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by the insured. Notice shall also be given in writing to the Company immediately the insured shall have knowledge of any impending prosecution inquest or fatal injury in respect of any occurrence which may give rise to a claim under this policy. In case of theft or other criminal act which may be the subject of a claim under this Policy the insured shall give immediate notice to the police and co-operate with the Company in securing the conviction of the offender.
2. No admission offer promise payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute in the name of the Insured for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the Insured shall give all such information and assistance as the Company may require.
3. The Company may at its own option repair reinstate or replace the vehicle or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed:

(a) for total loss / constructive total loss of the vehicle - the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule less the value of the wreck.

(b) for partial losses, i.e. losses other than Total Loss/Constructive Total Loss of the vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified.
4. The Insured shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at the insured's own risk.

5. The Company may cancel the policy by sending seven days notice by recorded delivery to the insured at insured's last known address and in such event will return to the insured the premium paid less the pro rata portion thereof for the period the Policy has been in force or the policy may be cancelled at any time by the insured on seven days' notice by recorded delivery and provided no claim has arisen during the currency of the policy, the insured shall be entitled to a return of premium less premium at the Company's Short Period rates for the period the Policy has been in force. Return of the premium by the company will be subject to retention of the minimum premium of Rs.100/- (or Rs.25/- in respect of vehicles specifically designed/modified for use by blind/handicapped/mentally challenged persons). Where the ownership of the vehicle is transferred, the policy cannot be cancelled unless evidence that the vehicle is insured elsewhere is produced.

6. If at the time of occurrence of an event that gives rise to any claim under this policy there is in existence any other insurance covering the same liability, the Company shall not be liable to pay or contribute more than its ratable proportion of any compensation, cost or expense.

7. If any dispute or difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted), such difference shall independent of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to the dispute or if they cannot agree upon a single arbitrator within 30 days of any party invoking Arbitration, the same shall be referred to a panel of three arbitrators comprising two arbitrators one to be appointed by each of the parties to the dispute / difference, and a third arbitrator to be appointed by such two arbitrators who shall act as the presiding arbitrator and Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to Arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this policy.

It is hereby expressly stipulated and declared that it shall be condition precedent to any right of action or suit upon this policy that the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.

It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the insured for any claim hereunder and such claim shall not, within twelve calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

8. The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.

9. In the event of the death of the sole insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of insured or until the expiry of this policy (whichever is earlier). During the said period, legal heir(s) of the insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the Motor Vehicle.

Where such legal heir(s) desire(s) to apply for transfer of this policy or obtain a new policy for the vehicle such heir(s) should make an application to the Company accordingly within the aforesaid period. All such applications should be accompanied by:-

- a) Death Certificate in respect of the insured
- b) Proof of title to the vehicle
- c) Original Policy.

SBIG.16.Depreciation Reimbursement

In consideration of payment of the additional premium by the Insured as specified and shown in the Schedule and realization thereof by the Company, it is hereby agreed that notwithstanding anything to the contrary contained in the Policy, the Company will reimburse the Insured, the amount of depreciation applicable on the parts of the vehicle which were allowed to be replaced for approved partial loss claims under Section I of the Policy, provided always that;

- 1) no reimbursement shall be granted for Total Loss / Constructive Total Loss / Theft claims under this cover
- 2) this cover shall not include compulsory deductible and any voluntary deductible opted in this Policy.

Subject otherwise to the terms, exceptions, conditions and limitations of the Policy.

SBIG.13. Basic Road-Side Assistance

In consideration of the payment of additional premium by the Insured as specified and shown in the Policy Schedule and realization thereof by the Company, the Company will provide the following services within an area of 50 Kms. from the address of the Insured as appearing in the Policy Schedule or within the cities falling under coverage network as listed at the foot of this cover.

1. **Mechanical & Electrical Breakdown:** In the event, that the insured vehicle cannot move or run on its own power on a public road due to any mechanical or electrical breakdown, the Company shall arrange for a repairer to attend to the insured vehicle on the spot of such breakdown to help mobilize the vehicle on its own power. If mobilization of the insured vehicle is not possible by carrying out such repairs on spot, the Company will arrange for the towing of the insured vehicle to a nearest repair shop / garage. In the event of the repair shops/garages being closed due to holidays or night hours, the Company will provide for the custody and storage of the insured vehicle until the repair shops/garages re-open. In the event that spare parts required for repair are not available with the repair shop/ garages, the Company will endeavor to locate, procure and deliver such spare parts to the repair shop/garage within 72 (seventy-two) hours, provided that the parts are available in the open market within India.

What is Not Covered

- a) Labour charges or cost of parts or replacement charges or consumables and their transportation cost to the site of breakdown in case repairs are carried out on the spot of breakdown.
- b) Cost of parts or replacement charges or consumables and their transportation cost to the repair shop/garage, in case the same is not available with them.
- c) Entire cost of repair shop/garage's bill.
- d) Cost of towing beyond 50 kms from the spot of breakdown of the insured vehicle.
- e) Charges of the repairer, if the vehicle could be transferred on its own power on self-propelled basis to the nearest repair shop/garage without his intervention.
- f) Any payment to a third-party for on-spot repair/towing/storage/recovery made by the Insured or on his behalf, unless specifically agreed by the Company.

2. **Accident:** In the event, that the insured vehicle cannot move or run on its own power on a public road due to any accident covered by the Policy, the Company shall arrange for towing of the insured vehicle to the nearest Company's Authorized Repair shop/Garage. In the event of such Repair shop/Garage being closed due to holidays or night hours, the Company will provide for custody and storage of the insured vehicle until such Repair shop/Garage re-opens.

What is Not Covered

- a) Cost of towing beyond 50 kms from the spot of such accident of the insured vehicle.
- b) Any payment to a third-party for towing/storage/recovery made by the Insured or on his behalf, unless specifically agreed by the Company.

3. **Flat Tyre:** In the event, that the insured vehicle cannot move or run on its own power on a public road, due to a flat tyre caused by puncture or damage to the tyre /tube/valve or bolts of the tyre, the Company shall arrange for a repairer to attend to the insured vehicle on the spot of such event to replace the flat tyre with the spare tyre carried in the insured vehicle.

What is Not Covered

- a) Cost of parts or replacement elements or consumables and their transportation cost to the site of immobilization due to flat tyre in case repairs are carried out on spot of immobilization.
- b) Entire cost of tyre repair shop/garage's bill, and their transportation cost to and from the site of immobilization if the flat tyre had to be taken to any tyre repair shop/garage for repairs.

4. **Dead Battery:** In the event, that the engine of the insured vehicle fails to start due to a dead / drained battery, the Company shall arrange for a repairer to attend to the insured vehicle on the spot of such event, to help jump start the vehicle so that it can be driven on its own power on self-propelled basis to the nearest repair shop/garage.

What is Not Covered

- a) Cost of parts or replacement elements, consumables and recharging of battery, and its/their transportation cost to and from the site of immobilization due to dead battery in case battery jump start could not be carried out on spot of immobilization.
 - b) Entire cost of replacement battery and its transportation cost to the site of immobilization if the dead battery had to be replaced by another.
5. Keys Locked-In : In the event, that the insured vehicle cannot move or run on its own power on a public road, due to loss of its keys, or its keys being either locked inside the vehicle or broken, resulting in a situation where the Insured is unable to gain entry into the insured vehicle, the Company shall arrange for a person to:
- i) Pick up duplicate set of keys from the address of the Insured as mentioned in Policy Schedule under due authorization of the Insured and deliver such keys to the Insured or his authorized representative upon production of personal identification and authorization matching with the policy schedule.
 - ii) If the Insured desires to attempt opening the vehicle, since retrieval of a duplicate set of keys would be time consuming, the Company will arrange for a repairer to attend to the insured vehicle on the spot of such event in order to attempt the opening of the vehicle door with normally available tools. Personal Identification details of the Insured matching with the Policy Schedule and vehicle records shall be produced for verification by the repairer, before any such attempt to reopen the vehicle is undertaken. In the attempt to open the vehicle/start the vehicle as described above under instructions from the Insured/driver of the vehicle at the spot and if there is any loss/damage occurring to the insured vehicle either directly or indirectly as a consequence of this act, the Company will not be responsible/liable for the same.
6. Contamination/Incorrect or Running Out of Fuel: In the event that the insured vehicle cannot move or run on its own power on a public road at least one kilometer away from the nearest petrol pump, due to the insured vehicle running out of fuel, or the fuel in the insured vehicle being incorrect or contaminated, the Company will arrange for delivery/replacing/changing the fuel - as the case may be, up to a maximum of ten litres- on the spot where the insured vehicle stands immobilized.

What is Not Covered:

- a) This service is not available if the fuel type of the insured vehicle is other than Petrol or Diesel.
- b) Actual cost of the fuel.
- c) Any damage to the engine or other parts due to use of wrong fuel.

Notwithstanding anything mentioned above, the services under these Add-On covers will not be available under the following circumstances:

- A) Confiscation/ Intervention by Legal Authority: Any immobilization of the insured vehicle due to or arising out of confiscation, intervention, commandeering, requisition, detention or destruction by order of any Government or lawfully constituted Authority.
- B) Natural Catastrophe: Any immobilization of the insured vehicle due to any natural catastrophe like Flood, Storm, Tempest, Cyclone, Earthquake, Tsunami, Volcanic eruption. The service will also be not available if accessibility to the insured vehicle is cut-off due to Inundation, Landslide, rockslide or other convulsions of nature or any reason beyond the control of the Company.
- C) Strikes/War/Terrorism: Any immobilization of the insured vehicle during or as a consequence of war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power, strike, terrorism, riot, civil commotion or loot or pillage in connection with it.

Subject otherwise to the terms, exceptions, conditions and limitations of the Policy.

In order to avail any of the above services, the Insured/or person in lawful possession of the vehicle at the time of immobilization of the insured vehicle, should ring up the following toll-free number and provide the details asked for.

Toll Free Number: XXXX XX XXXX.

LIST OF CITIES FALLING UNDER COVERAGE NETWORK

City Name	State	City Name	State	City Name	State
ADILABAD	Andhrapradesh	HAJIPUR	Bihar	UNJHA	Gujarat
UTNUR	Andhrapradesh	ARRAH	Bihar	SIDDHAPUR	Gujarat
ASIFABAD	Andhrapradesh	CHANDIGARH	Chandigarh	GANDHIDHAM	Gujarat
CHITTOOR	Andhrapradesh	PANCHKULA	Chandigarh	BHACHAU	Gujarat
TIRUPATI	Andhrapradesh	NAHAN	Chandigarh	MANGROL	Gujarat
KAKINADA	Andhrapradesh	AMBALA	Chandigarh	RAJPIPLA	Gujarat
PEDDAPURAM	Andhrapradesh	RUPNAGAR	Chandigarh	ANKALESHWAR	Gujarat
PITHAMPURAM	Andhrapradesh	SOLAN	Chandigarh	BHARUCH	Gujarat

RAJAHMUNDRY	Andhrapradesh	YAMUNA NAGAR	Chandigarh	BHAVNAGAR	Gujarat
HYDERABAD	Andhrapradesh	MOHALI	Chandigarh	BOTAD	Gujarat
SECUNDERABAD	Andhrapradesh	BILASPUR	Chhattisgarh	PALITANA	Gujarat
ANDOLE	Andhrapradesh	RAIPUR	Chhattisgarh	AMRELI	Gujarat
JANGOON	Andhrapradesh	DURG	Chhattisgarh	KUNDLA	Gujarat
BIDAR (KARNATAKA)	Andhrapradesh	BHILAI	Chhattisgarh	BHUJ	Gujarat
MIRILGUDA	Andhrapradesh	TATIBANDH	Chhattisgarh	GANDHINAGAR	Gujarat
KAMAREDDY	Andhrapradesh	SILVASA	DADRA & NAGAR HAVELI	KAPADVANJ	Gujarat
NANDAYAL	Andhrapradesh	DAMAN	DAMAN & DEU	GODHRA	Gujarat
ZAHEERABAD	Andhrapradesh	DELHI	DELHI	DAHOD	Gujarat
KARIMNAGAR	Andhrapradesh	PANAJI	Goa	JHALOD	Gujarat
HANAMKONDA	Andhrapradesh	YELLAPUR	Goa	JAMNAGAR	Gujarat
MANCHERAL	Andhrapradesh	ARANI	Goa	KHAMBHALIYA	Gujarat
JAGTIAL	Andhrapradesh	DONA PAULA	Goa	UPLETA	Gujarat
KHAMMAM	Andhrapradesh	BARDEZ	Goa	DWARKA	Gujarat
KOTTAGUDEM	Andhrapradesh	SURLA	Goa	OKHA	Gujarat
TIRUVURU	Andhrapradesh	VELHA	Goa	BHATIA	Gujarat
MAHBUBABAD	Andhrapradesh	PONDA	Goa	JUNAGADH	Gujarat
KODAD	Andhrapradesh	TALAU LIM	Goa	DHORAJI	Gujarat
KANUMOLU	Andhrapradesh	SANGOD	Goa	KESHOD	Gujarat
KURNOOL	Andhrapradesh	MARDOL	Goa	GONDAL	Gujarat
RAICHUR	Andhrapradesh	USGAON	Goa	VISNAGAR	Gujarat
ADONI	Andhrapradesh	MAPUCA	Goa	MAHESANA	Gujarat
GUNTAKAL	Andhrapradesh	PERNEM	Goa	VIJAPUR	Gujarat
MAHBOOBNAGAR	Andhrapradesh	MAEM	Goa	SAMI	Gujarat
SANGAREDDY	Andhrapradesh	CANDOLIM	Goa	PORBANDAR	Gujarat
SIDDIPET	Andhrapradesh	ANJUNA	Goa	RANAVAV	Gujarat
PATANCHERUVU	Andhrapradesh	CALANGUTE	Goa	JETPUR	Gujarat

NALGONDA	Andhrapradesh		MARGAON	Goa		VISAVDAR	Gujarat
NELLORE	Andhrapradesh		KARWAR	Goa		CHOTILA	Gujarat

NIZAMABAD	Andhrapradesh	BETUL	Goa	LIMBDI	Gujarat
KAMAREDDY	Andhrapradesh	TILAMOLA	Goa	RAJKOT	Gujarat
VIJAYWADA	Andhrapradesh	ORLEM	Goa	MORBI	Gujarat
GUNTUR	Andhrapradesh	MARMUGAO	Goa	DHRANGADHARA	Gujarat
MACHILIPATNAM	Andhrapradesh	NUVEM	Goa	WANKANER	Gujarat
ONGOLE	Andhrapradesh	CORTALIM	Goa	SURENDRANAGAR	Gujarat
MACHERLA	Andhrapradesh	VERNA	Goa	HIMATNAGAR	Gujarat
TENALI	Andhrapradesh	VASCO	Goa	MODASA	Gujarat
CHIRALA	Andhrapradesh	AHMEDABAD	Gujarat	VIJAPUR	Gujarat
VISHAKHAPATNAM	Andhrapradesh	JHALOD	Gujarat	VISNAGAR	Gujarat
BHIMUNIPATNAM	Andhrapradesh	DHOLKA	Gujarat	VYARA	Gujarat
VIZIANGRAM	Andhrapradesh	SANAND	Gujarat	HAJIRA	Gujarat
WARANGAL	Andhrapradesh	LIMBDI	Gujarat	ANKLESHWAR	Gujarat
PARKAL	Andhrapradesh	VIRAMGAM	Gujarat	HALOL	Gujarat
NARSAMPET	Andhrapradesh	ANAND	Gujarat	NANDURBAR (MAH)	Gujarat
HANAMKONDA	Andhrapradesh	PETLAD	Gujarat	UBHARAT	Gujarat
ELURU	Andhrapradesh	NADIAD	Gujarat	KHEDA	Gujarat
GUWAHATI	Assam	UMRETH	Gujarat	NADIAD	Gujarat
SHILLONG	Assam	BORSAD	Gujarat	LOTHAL	Gujarat
DISPUR	Assam	ABU ROAD	Gujarat	LUNAWADA	Gujarat

TEZPUR	Assam		PALANPUR	Gujarat		RAJPIPLA	Gujarat
PATNA	Bihar		RADHANPUR	Gujarat		BARDOLI	Gujarat
DANAPUR	Bihar		DISA	Gujarat		IDAR	Gujarat
KHAGAUL	Bihar		PATAN	Gujarat		SURAT	Gujarat
City Name	State		City Name	State		City Name	State
VADODARA	Gujarat		MANDI	Himachal Pradesh		ULLAL	Karnataka
VALSAD	Gujarat		SUNDERNAGAR	Himachal Pradesh		KUNIGAL	Karnataka
VAPI	Gujarat		SHIMLA	Himachal Pradesh		PUTTUR	Karnataka
BILLIMORA	Gujarat		PAONTASAHIB	Himachal Pradesh		MANDYA	Karnataka
MAHUVA	Gujarat		JAMMU	Jammu & Kashmir		MADDUR	Karnataka
NAROLI	Gujarat		AKHNUR	Jammu & Kashmir		MANGLORE	Karnataka
NAVASARI	Gujarat		RANBIRSING HPURS	Jammu & Kashmir		MYSORE	Karnataka
AMBALA	Haryana		RAMNAGAR	Jammu & Kashmir		RAMNAGAR	Karnataka

FARIDABAD	Haryana		NAGROTA	Jammu & Kashmir		RAMNAGARA	Karnataka
SHAHBAD	Haryana		UDHAMPUR	Jammu & Kashmir		SHIMOGA	Karnataka
THANESAR	Haryana		KATRA	Jammu & Kashmir		TUMKUR	Karnataka
RAJPURA	Haryana		DHANBAD	Jharkhand		KUNIGAL	Karnataka
KAITHAL	Haryana		KATRAS	Jharkhand		HIRIYUR	Karnataka
KAITHAL	Haryana		JHARIA	Jharkhand		UDUPI	Karnataka
SONEPAT	Haryana		DUMDUMI	Jharkhand		KARKALA	Karnataka
NARWANA	Haryana		GUMIA	Jharkhand		KAUP	Karnataka
HANSI	Haryana		RAMGARH	Jharkhand		UDYAVARA	Karnataka
CHURU	Haryana		JUGSALA	Jharkhand		MUDRADI	Karnataka
SIRSA	Haryana		HAZARIBAGH	Jharkhand		ALLEPPEY	Kerala
BHIWANI	Haryana		MUSHABANI	Jharkhand		CALICUT	Kerala
BAHADURGARH	Haryana		JAMSHEDPUR	Jharkhand		KANNUR	Kerala
PALWAL	Haryana		RANCHI	Jharkhand		NAGARHOLE	Kerala
GURGAON	Haryana		BANGALORE	Karnataka		KALPETTA	Kerala
SOHNA	Haryana		BELGAUM	Karnataka		NILAMBUR	Kerala
HISSAR	Haryana		GOKAK	Karnataka		TIRUPUR	Kerala
JIND	Haryana		CHIKAMAGLUR	Karnataka		PAINNAVU	Kerala
KARNAL	Haryana		CHITRADURGA	Karnataka		ALLEPEY	Kerala
FATEHBAD	Haryana		HIRIYUR	Karnataka		QUILON	Kerala
NOHAR (RAJ)	Haryana		SULLIA	Karnataka		VARAKKALAJ	Kerala

BHADRA	Haryana		BIJAL	Karnataka		THEKADDI	Kerala
KURUKSHETRA	Haryana		DAVANGERE	Karnataka		POLACHHI	Kerala
PANIPAT	Haryana		DHARWAR	Karnataka		COCHIN	Kerala
REWARI	Haryana		NARGUND	Karnataka		TIRUCHENDUR	Kerala
ROHTAK	Haryana		GADAG	Karnataka		TENKASAI(TAMILNADU)	Kerala
SIRSA	Haryana		KOPPAL	Karnataka		ATTINGAL	Kerala
BILASPUR	Himachal Pradesh		HAVERI	Karnataka		KOLLAM	Kerala
DALHOUSIE	Himachal Pradesh		BELGAUM	Karnataka		CHAVAKKAD	Kerala
HAMIRPUR	Himachal Pradesh		BAGALKOT	Karnataka		SHORANUR	Kerala

BHORANJ	Himachal Pradesh	DAVENGERE	Karnataka	CHITTUR	Kerala
AKKAR	Himachal Pradesh	RANEENNUR	Karnataka	KOLLAM	Kerala
BARSAR	Himachal Pradesh	HUBLI	Karnataka	KOTTAYAM	Kerala
KASOL	Himachal Pradesh	HASSAN	Karnataka	MALAPURAM	Kerala
PULGA	Himachal Pradesh	HAVERI	Karnataka	PALAKKAD	Kerala
SOLAN	Himachal Pradesh	KUSHALNAGAR	Karnataka	PATHANAMTHITTA	Kerala
CHABA	Himachal Pradesh	KOLAR	Karnataka	THRISSUR	Kerala
BILASPUR	Himachal Pradesh	HASAN	Karnataka	GURUVAYUR	Kerala
BILASPUR SADAR	Himachal Pradesh	CHAMRAJ NAGAR	Karnataka	TRIVANDRUM	Kerala
BARAGRAN	Himachal Pradesh	MADIKERI	Karnataka	WAYANAD	Kerala
HATKOT	Himachal Pradesh	RANGAPATTANA	Karnataka	MUNNAR	Kerala
KANGRA	Himachal Pradesh	SAKELSHPUR	Karnataka	BHOPAL	Madhyapradesh
KULLU	Himachal Pradesh	NANJANGUD	Karnataka	SEHORE	Madhyapradesh
MANALI	Himachal Pradesh	GUNDLUPET	Karnataka	VIDISHA	Madhyapradesh
City Name	State	City Name	State	City Name	State
HOSHANGABAD	Madhyapradesh	SHRIGONDA	Maharashtra	UNJHA	Maharashtra
RAISEN	Madhyapradesh	SHEGAON	Maharashtra	SIDDHAPUR	Maharashtra
DEWAS	Madhyapradesh	JAMKHED	Maharashtra	GANDHIDHAM	Maharashtra
BHIND	Madhyapradesh	ACHALAPUR	Maharashtra	BHACHAU	Maharashtra

DATIA	Madhyapradesh		ANJANGAON	Maharashtra		MANGROL	Maharashtra
JHANSI	Madhyapradesh		MURTAJPUR	Maharashtra		RAJPIPLA	Maharashtra
AMBAH	Madhyapradesh		BALAPUR	Maharashtra		ANKALESHWAR	Maharashtra
ORAI	Madhyapradesh		DARWA	Maharashtra		BHARUCH	Maharashtra
BANDER	Madhyapradesh		AMALNER	Maharashtra		NANDED	Maharashtra
LALITPUR	Madhyapradesh		MALKAPUR	Maharashtra		NASIK	Maharashtra
MAHGWAN	Madhyapradesh		SHEGAON	Maharashtra		MALEGAON	Maharashtra
MANDALA	Madhyapradesh		KHAMGAON	Maharashtra		PUNE	Maharashtra
UJJAIN	Madhyapradesh		WARI	Maharashtra		LONAVALA	Maharashtra
ANNUPUR	Madhyapradesh		SILLOD	Maharashtra		PIMPRI	Maharashtra
MHOW	Madhyapradesh		SILLOD	Maharashtra		BHOR	Maharashtra
DHAR	Madhyapradesh		VAIJAPUR	Maharashtra		SASWAD	Maharashtra
ASHTA	Madhyapradesh		WARUD	Maharashtra		BARAMATI	Maharashtra
SHAJAPUR	Madhyapradesh		DARYAPUR	Maharashtra		NASRAPUR	Maharashtra

MANDU	Madhyapradesh		ARVI	Maharashtra		DAUND	Maharashtra
MAHESHWAR	Madhyapradesh		BABHALESHWAR	Maharashtra		PHALTAN	Maharashtra
KNNOD	Madhyapradesh		YEOLA	Maharashtra		KHED	Maharashtra
BADNAWAR	Madhyapradesh		RAHATA	Maharashtra		WAI	Maharashtra
SHAMPUR	Madhyapradesh		DHARANGAON	Maharashtra		SHIRVAL	Maharashtra
MAHOBA	Madhyapradesh		CHALISGAON	Maharashtra		SANGAMESHWAR	Maharashtra
BAUG	Madhyapradesh		PAROLA	Maharashtra		DEVROKH	Maharashtra
KHALGHAR	Madhyapradesh		CHOPDA	Maharashtra		MIRAJ	Maharashtra
PICHOR	Madhyapradesh		PACHORA	Maharashtra		VITE	Maharashtra
GONA	Madhyapradesh		ASHTA	Maharashtra		TASGAON	Maharashtra
HARDA	Madhyapradesh		CHIKODI	Maharashtra		MALVAN	Maharashtra
JHABUA	Madhyapradesh		HATKANANGALE	Maharashtra		KALYAN	Maharashtra
MORENA	Madhyapradesh		KURUNDWAD	Maharashtra		DEVGAD	Maharashtra
SHAHNOL	Madhyapradesh		RAIGAD	Maharashtra		ULHASNAGAR	Maharashtra
UMARIA	Madhyapradesh		ALIBAUG	Maharashtra		DOMBIVALI	Maharashtra

KATNI	Madhyapradesh		PANVEL	Maharashtra		AMBERNATH	Maharashtra
NIMACH	Madhyapradesh		KATOL	Maharashtra		VENGURLA	Maharashtra
BADANWAR	Madhyapradesh		UMRED	Maharashtra		OROS	Maharashtra
SIDHI	Madhyapradesh		HIMGANGHAT	Maharashtra		BARSHI	Maharashtra
MAUGANJ	Madhyapradesh		BHANDARA	Maharashtra		PANDHARPUR	Maharashtra
RAMPUR	Madhyapradesh		PARPHANI	Maharashtra		AKKALKOT	Maharashtra
PANNA	Madhyapradesh		PURNA	Maharashtra		PANCHGANI	Maharashtra
MANDASAUR	Madhyapradesh		BASMAT	Maharashtra		WAI	Maharashtra
GWALIOR	Madhyapradesh		SINNAR	Maharashtra		AUNDH	Maharashtra
INDORE	Madhyapradesh		ALANDI	Maharashtra		INDAPUR	Maharashtra
CHHATARPUR	Madhyapradesh		TRIMBAKESHWAR	Maharashtra		JEJURI	Maharashtra
KHAJURAHO	Madhyapradesh		KAMTHI	Maharashtra		RAIGARH	Maharashtra
TIKAMGARH	Madhyapradesh		CHAKAN	Maharashtra		ALIBAUG	Maharashtra
DEWAS	Madhyapradesh		SHIKRAPUR	Maharashtra		ROHA	Maharashtra

AGAR	Madhyapradesh		KATRAJ	Maharashtra		PEN	Maharashtra
------	---------------	--	--------	-------------	--	-----	-------------

GABALPUR	Madhyapradesh		WAGHOLI	Maharashtra		KOLAD	Maharashtra
BARWAHA	Madhyapradesh		WADGAON	Maharashtra		KHOPOLI	Maharashtra
RATLAM	Madhyapradesh		KHOPOLI	Maharashtra		PANVEL	Maharashtra
REWA	Madhyapradesh		PEN	Maharashtra		MAHAD	Maharashtra
SATNA	Madhyapradesh		CHINCHWAD	Maharashtra		RATNAGIRI	Maharashtra
UJJANI	Madhyapradesh		RANJANGAON	Maharashtra		CHIPLUN	Maharashtra
AHMEDNAGAR	Maharashtra		SHIRDI	Maharashtra		CHANDIP	Maharashtra
SANGAMNER	Maharashtra		KOPARGAON	Maharashtra		ARNALA	Maharashtra
SHRIRAMPUR	Maharashtra		AKOLA	Maharashtra		AGASHI	Maharashtra
AKOLE	Maharashtra		AMAROTI	Maharashtra		NAVGHAR	Maharashtra
RAHURI	Maharashtra		AURANGABAD	Maharashtra		VAITARNA	Maharashtra
LONI	Maharashtra		BULDHANA	Maharashtra		NALLASOPARA	Maharashtra
City Name	State		City Name	State		City Name	State
PALGHAR	Maharashtra		BHUBANESHWAR	Orissa		DAUSA	Rajasthan
BOISAR	Maharashtra		SAMBALPUR	Orissa		SAWAI MADHOPUR	Rajasthan
KELVE	Maharashtra		JHARASGUDA	Orissa		NEEM KA THANA	Rajasthan

SAPHALE	Maharashtra		ROURKELA	Orissa		SARISKA	Rajasthan
KHARDI	Maharashtra		PONDICHERRY	Pondicherry		BHINMAL	Rajasthan
KHED	Maharashtra		KADDALORE	Pondicherry		SIROHI	Rajasthan
RAJAPUR	Maharashtra		TINDIVANAM	Pondicherry		HINGOLI	Rajasthan
SANGLI	Maharashtra		NELLIKUPPAM	Pondicherry		BILARA	Rajasthan
SATARA	Maharashtra		AMRITSAR	Punjab		BUNDI	Rajasthan
MAHABALESHWAR	Maharashtra		ABOHAR	Punjab		RAMGARH	Rajasthan
KARAD	Maharashtra		KAPURTHALA	Punjab		KOTPUTLI	Rajasthan
SHOLAPUR	Maharashtra		BATALA	Punjab		BARMER	Rajasthan
SAWANTWADI	Maharashtra		ATARI	Punjab		RAWATBHATA	Rajasthan
KUDAL	Maharashtra		RAMAN	Punjab		JHALAWAR	Rajasthan
KANKAVLI	Maharashtra		MANSA	Punjab		RAJASMAND	Rajasthan
KASARA	Maharashtra		SIRSA	Punjab		DUNGARPUR	Rajasthan

ASANGAON	Maharashtra		KOT KAPURA	Punjab		BANSWARA	Rajasthan
KALI	Maharashtra		NAKODAR	Punjab		DELWARA	Rajasthan
PUSAD	Maharashtra		JAGRAON	Punjab		BHILWARA	Rajasthan

WARDHA	Maharashtra		BHATINDA	Punjab		BIKANER	Rajasthan
THANE	Maharashtra		MOGA	Punjab		CHITTORGARH	Rajasthan
VIRAR	Maharashtra		FARIDKOT	Punjab		JAIPUR	Rajasthan
VASAI	Maharashtra		BARNALA	Punjab		JAISALMER	Rajasthan
DAHANU	Maharashtra		BATALA	Punjab		JALORE	Rajasthan
SHAHAPUR	Maharashtra		RAJPURA	Punjab		JODHPUR	Rajasthan
YEOTMAL	Maharashtra		KAKRALA	Punjab		KOTA	Rajasthan
BALASORE	Orissa		AMBALA	Punjab		MOUNT ABU	Rajasthan
BARIPADA	Orissa		NABHA	Punjab		PALI	Rajasthan
JALESWAR	Orissa		KHANNA	Punjab		SIKAR	Rajasthan
BHADRAK	Orissa		MALER KHOTLA	Punjab		SIROHI	Rajasthan
JOSHIPUR	Orissa		PHAGWARA	Punjab		TONK	Rajasthan
NAYAGARH	Orissa		GURDASPUR	Punjab		UDAIPUR	Rajasthan
TAPATAPANI	Orissa		PATHANKOT	Punjab		GANGTOK	Sikkim

CUTTACK	Orissa		HOSHIARPUR	Punjab		MANGAN	Sikkim
ICCHAPURAM	Orissa		JALANDHAR	Punjab		KISHANGANJ	Sikkim
CHHATRAPUR	Orissa		LUDHIANA	Punjab		CHENGAI ANNA	Tamilnadu
KALINGA	Orissa		PATIALA	Punjab		CHENNAI	Tamilnadu
SOMPETA	Orissa		NAWANSHAHAHAR	Punjab		KANCHIPURAM	Tamilnadu
RAYAGADA	Orissa		ROPAR	Punjab		THIRUVALLUR	Tamilnadu
CHANDANPUR	Orissa		BARNALA	Punjab		KOTTAYAM	Tamilnadu
GOP	Orissa		AJMER	Rajasthan		MELUR	Tamilnadu
KONARK	Orissa		ALWAR	Rajasthan		SIVAGANGA	Tamilnadu
JATANI	Orissa		NASIRABAD	Rajasthan		USILAMPATTI	Tamilnadu
KHORDA	Orissa		DIG	Rajasthan		TIRUPPUR	Tamilnadu
PANNIKOLI	Orissa		MERTA	Rajasthan		GOPICHETTIPALAIYAM	Tamilnadu
BAUDH	Orissa		BEAWAR	Rajasthan		COIMBATORE	Tamilnadu
CHANDAPUR	Orissa		GANGANAGAR	Rajasthan		TIRUPUR	Tamilnadu
KENDRAPATHA	Orissa		GAJNER	Rajasthan		KANYAKUMARI	Tamilnadu
RAMPUR	Orissa		PHALODI	Rajasthan		NAGERCOIL	Tamilnadu

PARADWEEP	Orissa		NIMBAHERA	Rajasthan		MADURAI	Tamilnadu
TALCHER	Orissa		NIMACH	Rajasthan		ERODE	Tamilnadu
JAGATSINGHPUR	Orissa		RANTHAMBOR	Rajasthan		IDAPADDI	Tamilnadu
DHEKNAL	Orissa		SIKAR	Rajasthan		METTUR	Tamilnadu
SONEPUR	Orissa		NARNAUL	Rajasthan		MALLASAMUDRAM	Tamilnadu
BERHAMPUR	Orissa		CHURU	Rajasthan		RASIPURAM	Tamilnadu
DEOGHAR	Orissa		KHETRI	Rajasthan		SURAMANGALAM	Tamilnadu
BARGARH	Orissa		TONK	Rajasthan		PORTO NOVO	Tamilnadu
SUNDERGARH	Orissa		BHARATPUR	Rajasthan		KURINJIPADDI	Tamilnadu
KEONJHAR	Orissa		JHUNJHUNUN	Rajasthan		MANAPPARAI	Tamilnadu
PURI	Orissa		TIJARA	Rajasthan		DINDIGUL	Tamilnadu
TIRUVANNAMALAI	Tamilnadu		MUZAFFARNAGAR	Uttarpradesh			
VELLORE	Tamilnadu		NOIDA	Uttarpradesh			
VILLUPURAM	Tamilnadu		SAHARANPUR	Uttarpradesh			
AGRA	Uttarpradesh		BISWARI	Uttarpradesh			
FIROZABAD	Uttarpradesh		MAHMUDABAD	Uttarpradesh			
BHARATPUR	Uttarpradesh		KASHI	Uttarpradesh			
DHAULPUR	Uttarpradesh		SITAPUR	Uttarpradesh			
VRINDAVAN	Uttarpradesh		KUSHINAGAR	Uttarpradesh			
HATHRAS	Uttarpradesh		SULTANPUR	Uttarpradesh			
FATEHABAD	Uttarpradesh		VARANASI	Uttarpradesh			

FATTEPUR SIKRI	Uttarpradesh		DEHRADUN	Uttarakhand			
KHURJA	Uttarpradesh		RAIPUR	Uttarakhand			
KHAIR	Uttarpradesh		RISHIKESH	Uttarakhand			
IGLAS	Uttarpradesh		ROORKEE	Uttarakhand			
KASGANJ	Uttarpradesh		SULTANPUR	Uttarakhand			
ALIGANJ	Uttarpradesh		MUSSORIE	Uttarakhand			
AYODHYA	Uttarpradesh		HARDWAR	Uttarakhand			
RANIGANJ	Uttarpradesh		BANKURA	West Bengal			
BIKAPUR	Uttarpradesh		BISHNUPUR	West Bengal			
BHARTANA	Uttarpradesh		BARDHAMMAN	West Bengal			
BISLAPUR	Uttarpradesh		DURGAPUR	West Bengal			
PILIBHAT	Uttarpradesh		SILIGURI	West Bengal			
FARIDPUR	Uttarpradesh		GANGTOK	West Bengal			
MAU	Uttarpradesh		JHARGRAM	West Bengal			
BELA	Uttarpradesh		BURDWAN	West Bengal			
MIRZAPUR	Uttarpradesh		CALCUTTA	West Bengal			
ATRAULI	Uttarpradesh		DARJEELING	West Bengal			
ALIGARH	Uttarpradesh		HOWRAH	West Bengal			
ALLAHABAD	Uttarpradesh		KHARAGPUR	West Bengal			
BARABANKI	Uttarpradesh		MEDINIPUR	West Bengal			
BAREILLY	Uttarpradesh		DURGAPUR	West Bengal			
ETWAH	Uttarpradesh						
ETAH	Uttarpradesh						
FATEHGAD	Uttarpradesh						
BASTI	Uttarpradesh						
KHAGA	Uttarpradesh						
BANDA	Uttarpradesh						
BILGRAM	Uttarpradesh						

RAE BAREILLY	Uttarpradesh						
UNNAO	Uttarpradesh						
MOHANLALGAM	Uttarpradesh						
MALIHABAD	Uttarpradesh						

ETWAH	Uttarpradesh						
ETAH	Uttarpradesh						
FATEHGAD	Uttarpradesh						
BASTI	Uttarpradesh						
KHAGA	Uttarpradesh						
BANDA	Uttarpradesh						
BILGRAM	Uttarpradesh						
RAE BAREILLY	Uttarpradesh						
UNNAO	Uttarpradesh						
MOHANLALGAM	Uttarpradesh						
MALIHABAD	Uttarpradesh						
KANNAUJ	Uttarpradesh						
FATEHPUR	Uttarpradesh						
GHAZIABAD	Uttarpradesh						
SAHIBABAD	Uttarpradesh						

CLAIM SETTLEMENT

The Company will settle the claim under this policy within 30 days from the date of receipt of necessary documents required for assessing the claim. In the event that the Company decides to reject a claim made under this policy, the Company shall do so within a period of thirty days after receipt of the Survey Report or the additional Survey Report, as the case may be, in accordance with the provisions of Protection of Policyholders' Interest Regulations, 2017.

GRIEVANCE REDRESSAL PROCEDURE

The Grievance Redressal Cell of the Company looks into complaints from policyholders. 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.

Process of Service Registration

- Call us at our Toll Free - 1800 22 1111 / 1800 102 1111 Monday to Saturday (8 am - 8 pm).
- Fax us at 1800 22 7244 / 1800 102 7244
- Email us at customer.care@sbigeneral.in
- Visit us at any of our Branches
- Visit our website www.sbigeneral.in to register for your queries

Process of Grievance Redressal

Step 1:

- Call us at our Toll Free - 1800 22 1111 / 1800 102 1111 Monday to Saturday (8 am - 8 pm).
- Fax us at 1800 22 7244 / 1800 102 7244.
- Email us at customer.care@sbigeneral.in
- Visit us at any of our Branches

If you are not happy with the resolution provided, please follow step 2.

Step 2:

- Please email your concerns to Head - Customer Care at head.customer.care@sbigeneral.in

Step 3:

• If you are dissatisfied with the resolution provided in the Steps as indicated above on your Complaint, you may send your 'Appeal' addressed to the Chairman of the Grievance Redressal Committee. The Committee will look into the appeal and decide the same expeditiously on merits. You can write to Head - Compliance, Legal & CS on the id - gro@sbigeneral.in

Step 4:

• If your issue remains unresolved you may approach IRDA by calling on the Toll Free no. 155255 or you can register an online complaint on the website <http://igms.irda.gov.in>

• If after having followed the above steps you are not happy with the resolution and your issue remains unresolved, you may approach the Insurance Ombudsman for Redressal.

List of Ombudsman offices with contact details are attached for ready reference. For updated status, Please refer to website www.irdaindia.gov.in

Office Details	Jurisdiction of Office Union Territory, District
AHMEDABAD - Shri/Smt..... Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad - 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.

GUWAHATI - Shri Kiriti .B. Saha Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati - 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@ecoi.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD - Shri I. Suresh Babu Office of the Insurance Ombudsman,	

BENGALURU - Smt. Neerja Shah Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru - 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in	Karnataka.
BHOPAL - Shri Guru Saran Shrivastava Office of the Insurance Ombudsman, JanakVihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal - 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in	Madhya Pradesh Chattisgarh.
BHUBANESHWAR - Shri/Smt..... Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar - 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in	Orissa
CHANDIGARH - Dr. Dinesh Kumar Verma Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 - D, Chandigarh - 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh.
CHENNAI - Shri M. Vasantha Krishna Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI - 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).
DELHI - Shri/Smt..... Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@ecoi.co.in	Delhi