



QR code for mobile download app:



Name : Mr.CHEVITI SRIDEVI

Address : C-587, PARVATHIPURAM, RAMAPURAM COLONY,,
Andhra Pradesh - 535501, India.

Contact No : 7799773656

Email Id : softpro.ppm@gmail.com

**SCHEDULE CUM CERTIFICATE
TWO WHEELER INSURANCE POLICY -PACKAGE**

Policy / Certificate No : POPM2W00102170470

Alternate Policy No :

Customer ID :

Policy Servicing Branch :

Intermediary Name : POSP Vaddadi Ramanayya

Intermediary Code & Contact No : 0085508 & +91-8008623072

Period of Insurance OD : From : 06/04/2024 00:00:00
To : 05/04/2025 23:59:59

Period of Insurance TP : From : 06/04/2024 00:00:00
To : 05/04/2025 23:59:59

Period of Insurance PA : From : 06/04/2024 00:00:00
Owner Driver To : 05/04/2025 23:59:59

Dear Mr.CHEVITI SRIDEVI,

Welcome to the SBI General Family. With SBI General's **Two-wheeler Insurance Policy - Package**, you can be in control & enjoy the journey no matter what roadblocks life throws at you.

ABOUT YOUR POLICYPolicy /
Certificate No.

POPM2W00102170470

Policy Issue
Date

05/04/2024

Period of
Insurance ODFrom : 06/04/2024 00:00:00
To : 05/04/2025 23:59:59Period of
Insurance TPFrom : 06/04/2024 00:00:00
To : 05/04/2025 23:59:59Period of Insurance
PA Cover to Owner DriverFrom : 06/04/2024 00:00:00
To : 05/04/2025 23:59:59Policy
Type

Package



Geographical Area

India

ABOUT YOUR VEHICLE



Vehicle Make
Model & Variant

Hero MotoCorp Ltd,
Pleasure & 2014



Registration
Number

AP-35-AA-6491



Manufacturing
Year

2014

KW/CC

Cubic
Capacity / Kilo Watt

102



Fuel

Petrol



Engine & Chassis
Number

JF16ECEGC10405 &
MBLJF16EHEGC05429



Seating
Capacity

2



RTO
Location

Vizianagaram

ABOUT VEHICLE INSURED DECLARED VALUE (IDV)

Your Vehicle IDV

Vehicle	Non Electrical Accessory	Electrical Accessory	Side Car	Total IDV
10000.00	0.00	0.00	0.00	10000.00

COVERAGE DETAILS

Your Policy provides protection such as :

Protection to Two-wheeler	Protection towards Third Party Liability
Damage due to external means	Death or Injury to any Third Party
Fire due to self ignition or explosion or lightning	Personal Accident to Owner Driver (if opted)
Theft, Burglary	Damage to Third Party Property
Damage due to man made or natural calamities	Optional Personal Accident cover to Pillion Rider

WE COVER YOU FOR

Own Damage Basic	100	Third Party Basic Premium	714
Voluntary Deductible	None	PA to Owner Driver	375
No Claim Bonus %	0%	TOTAL TP PREMIUM	1,089.00
TOTAL OWN DAMAGE PREMIUM	100.00		
TOTAL PREMIUM	1189		
GST	214.02		
FINAL PREMIUM	1403		





ADD ON DETAILS	Sum Insured	Opted(Yes/No)
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Consolidated Stamp Duty ₹ 0.5 paid towards Insurance Policy Stamps vide Order No. YSBI2291054724 Dated : 05/04/2024 00:00:00 of General Stamp Office, Mumbai.

WHAT YOUR POLICY DOES NOT COVER

 Depreciation, Wear & Tear, Mechanical or Electrical Breakdown	 Non-Accidental Damage to Tyre & Tubes	 Driving under influence of intoxicating Liquor / Drugs
 Accident outside India unless opted for	 Liability arising out of Contractual Liability	 Driving outside purview of Limitation of use or Vehicle driven for purpose not allowed

HOW TO FILE YOUR CLAIMS WITHOUT ANY STRESS

 Take your Two-wheeler to a network garage* *Service at 1500 + Network Garages	FOR NETWORK GARAGE  Avail the ease of our cashless facility	 Reimburse your expenses post-repair incase of a non-network garage	FOR NON-NETWORK GARAGE  Fill in the claim form and submit necessary documents at the nearest SBI General Branch
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In the event of loss and / or damage arising out of the use of the insured vehicle giving rise to a probable claim being filed by a Third Party towards bodily injury / death / property damage, please inform the Company at 1800 22 1111 or SMS 'CLAIM' to 561612 or email your details on customer.care@sbigeneral.in

RENEWAL

This Policy may be renewed by mutual consent every year and in such event, the renewal premium shall be paid to Insurer on or before the date of expiry of the Policy or of the subsequent renewal thereof. However, Insurer shall not be bound to give notice that such renewal premium is due.

Toll Free Number	Website	SMS RENEW	Mobile App
1800-102-1111	www.sbigeneral.in	POPM2W00102170470 to 561612	Download SBI General Mobile App on Playstore or Appstore

GRIEVANCE REDRESSAL PROCEDURE

Please follow the steps below

1

Call us at Toll Free Nos.: **1800 - 102- 1111 & 1800-22-1111** from Monday to Saturday (08.00 a.m - 8.00 p.m) or write to us at customer.care@sbigeneral.in

2

If the resolution you received does not meet your expectations, please email your concerns to Head - Customer Care at head.customercare@sbigeneral.in

3

If you are dissatisfied with the resolution provided, you may send your 'Appeal' addressed to the Chairman of the Grievance Redressal Committee. You can write to our Grievance Redressal Officer on - gro@sbigeneral.in

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 : www.igms.irdai.gov.in

5

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

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 ₹ 1,00,000/-</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.

TERMS AND CONDITIONS

DEDUCTIBLE	<p>(i) Compulsory Deductible ₹ 100/-</p> <p>(ii) Voluntary Deductible ₹ 0/-</p> <p>(iii) Additional Compulsory Deductible ₹ 0/-</p>
SPECIAL CONDITIONS	<p>Warranted all damages existing prior to inception of risk are excluded from the scope of Policy.</p> <p>The Policy has been issued subject to valid Pollution Under Control (PUC) Certificate disclosed by you as an insured on or before the date of commencement of the Policy. If the PUC Certificate is not found valid at any point of time during the policy period, the Company reserves the right to cancel the policy.</p>
NO CLAIM BONUS	<p>The Insured is entitled for a No Claim Bonu (NCB) on the Own Damage section of the Policy, if no claim is made or is pending during the preceding year(s), as follows:</p> <p>The preceding year - 20%; Preceding two consecutive years - 25%; Preceding three consecutive years - 35%; Preceding four consecutive years - 45%; Preceding five consecutive years - 50%.</p> <p>The No Claim Bonus will only be allowed provided the Policy is renewed within 90 days of the expiry date of the previous Policy.</p>

IMPORTANT DETAILS

PREVIOUS POLICY DETAILS

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

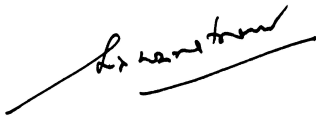
Financier Details	Nominee Details	Road Side Assistance	POSP Details
,	GANGARAJU, 45, Husband	NA	<p>Name : POSP Vaddadi Ramanayya</p> <p>Code : 0085508</p> <p>Mobile No : +91-8008623072</p> <p>Landline No : null</p>

PREMIUM RECEIPT

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

Policy Number	POPM2W00102170470
Policy Holder Name	Mr.CHEVITI SRIDEVI
Intermediary Name	POSP Vaddadi Ramanayya
Receipt Number	
Product Name	Two-wheeler Insurance Policy - Package
Receipt Date	05/04/2024
Policy Start Date	06/04/2024
Policy End Date	05/04/2025
Premium Paid by	Mr.CHEVITI SRIDEVI

*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

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/motor-insurance/two-wheeler-insurance/Policy wording](http://www.sbigeneral.in/portal/motor-insurance/two-wheeler-insurance/Policy%20wording)) carefully.

PROPOSAL DETAILS

Proposal Transcript For	Two-wheeler Insurance Policy - Package
Proposer Name	Mr.CHEVITI SRIDEVI
Proposer Address	C-587, PARVATHIPURAM, RAMAPURAM COLONY, , Andhra Pradesh - 535501, India.
Proposer Contact Number	7799773656
Proposer Email Address	softpro.ppm@gmail.com

Policy POPM2W00102170470 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	AP-35-AA-6491
RTO Location	Vizianagaram
Engine Number	JF16ECEGC10405
Chassis Number	MBLJF16EHEGC05429
First Purchase / Registration Date	01/03/2014
Year of Manufacture	2014
Vehicle Make	Hero MotoCorp Ltd
Vehicle Model	Pleasure
Vehicle Variant	2014
Cubic Capacity / Kilo Watt / Gross Vehicle Weight / Horsepower	102
Fuel	Petrol
Seating Capacity including Driver	2
Carrying Capacity excluding Driver	1

EXPIRING POLICY DETAILS

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

COVERAGE & TERMS OPTED

Period of Insurance Own Damage	From : 06/04/2024 00:00:00 To : 05/04/2025 23:59:59
Period of Insurance Third Party	From : 06/04/2024 00:00:00 To : 05/04/2025 23:59:59
Period of Insurance PA cover to Owner Driver	From : 06/04/2024 00:00:00 To : 05/04/2025 23:59:59

INSURED DECLARED VALUE (IDV)

Vehicle	Electrical Accessories	Non Electrical Accessories	CNG / LPG Kit	Body Value	Trailer	Total
10000.00	0.00	0.00	NA	NA	NA	10000.00

ADDITIONAL COVERS

Voluntary Excess Opted	Yes	None
PA Cover to Owner Driver of Rs. 15 Lakhs	Yes	
PA Cover to Unnamed Passenger / Pillion Rider	No	
PA cover to Paid Driver	No	
Legal Liability to Paid Driver / Employees	No	
Third Party Property Damage Restriction Limit		100000
Add on covers - Kindly refer Policy Schedule		
Hypothecation / Lease / Hire Purchaser Name		,
Valid PUC certificate will be carried in vehicle	Yes	
Policy premium including Tax		1403.00

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.