

**Commercial Motor Miscellaneous VehiclesEndorsement**

Endorsement forming part of Policy Number	POCMVMI0100084396
Endorsement Number	000000003814909
Period of Insurance	<b>From:</b> 25/01/2025 <b>To:</b> 24/01/2026
Agent no. (IMD code)	459082
URN No	
Insured	Mr.THADDI PAKIRU NAIDU
Address	S O SEETHAM NAIDU THADDI, D NO 1 89 KAPU VEEDHI M R NAGARAM PARVATHIPURAM, D NO 1 89 KAPU VEEDHI M R NAGARAM PAR PARVATIPURAM, Vizianagaram, Vizianagaram, Andhra Pradesh-535522, India
Endorsment Effective Date	<b>From:</b> 05/02/2025 <b>To:</b> 24/01/2026
Coinurance details	Own Share-100%
Additional/[Refund Premium]	Rs. 0.00
Taxes as applicable	Rs.0.0
Total	Rs. 0.00

**Endorsement Reason :**Change in Reg No

**Endorsement Wordings:** MSG\_2067MSG\_3382Notwithstanding anything contained herein to the contrary in the Policy Schedule, it is hereby declared and agreed that the Insured name and Vehicle Registration number stands corrected as below and not as stated in the Policy.

Insured name : THADDI PAKIRU NAIDU  
Vehicle Registration Number - AP 39 FD 9031

All other terms, conditions, provisions and warranties of the Policy remains unaltered.To 24/01/2026  
From 25/01/2025 MSG\_2067MSG\_3382

Place: Vizag  
Date of Issuance: 05/02/2025

**For SBI General Insurance Company Limited**



SBI General Insurance and SBI are separate legal entities and SBI is working as Corporate Agent of the company for sourcing of insurance products

**SBI General Insurance Company Limited**  
**Registered and Corporate office:**9<sup>th</sup> Floor, A&B Wing, Fulcrum Building,Sahar Road, Andheri East, Mumbai –400099  
**UIN NO:** IRDAN144RP0003V02201112

Signatory & Designation



SBI General Insurance and SBI are separate legal entities and SBI is working as Corporate Agent of the company for sourcing of insurance products

**SBI General Insurance Company Limited**  
**Registered and Corporate office: 9<sup>th</sup> Floor, A&B Wing, Fulcrum Building, Sahar Road, Andheri East, Mumbai –400099**  
**UIN NO: IRDAN144RP0003V02201112**



QR code for mobile download app: Please scan the code to view the policy details

Name : Mr. THADDI NAIDU

Address : S O SEETHAM NAIDU THADDI, D NO 1 89  
KAPU VEEDHI M R NAGARAM

Contact No : 7799773656

Email Id : softpro.ppm@gmail.com

## SCHEDULE CUM CERTIFICATE COMMERCIAL VEHICLE INSURANCE POLICY-PACKAGE (MISCELLANEOUS VEHICLES)

Policy / Certificate No : POCMVMIO100084396

Alternate Policy No :

Customer ID :

Policy Servicing Branch : Vizag

Intermediary Name : POSP Komanapalli Polinaidu

Intermediary Code : 459082

Intermediary Contact No : +91-6301521466

Period of Insurance : From:25/01/2025 00:00:00  
To:24/01/2026 23:59:59

Dear Mr. THADDI NAIDU,

Welcome to the SBI General Family. With SBI General's **Commercial Vehicle Insurance Policy - Package (Miscellaneous Vehicles)** you can be in control & enjoy the journey no matter what roadblocks life throws at you.

### About Your Policy



Policy /  
Certificate No.

POCMVMIO100084396



Policy Issue  
Date

24/01/2025 19:49:03



Period of  
Insurance

From:25/01/2025 00:00:00  
To:24/01/2026 23:59:59



Policy  
Type

Package



Geographical Area

India

## About Your Vehicle



Vehicle Make  
Model & Variant

Mahindra & Mahindra  
Swaraj - 843 & XM - 1830  
GVW



Registration  
Number

AP35FD9031



Manufacturing  
Year

2020



Horse Power

42



Trailer  
Details

AP35X1427,  
F201400608SREEEGD00090,  
Non Agricultural



Fuel

Diesel



Engine & Chassis  
Number

RLB2KGA2563 &  
MBNAS48ABLT43833



RTO  
Location

Vizianagaram

## About Vehicle Insured Declared Value (IDV)

Vehicle IDV (Rs.)	Trailer Details (Rs.)	Non Electrical Accessory (Rs.)	Electrical Accessory (Rs.)	Bi-Fuel Kit (Rs.)	Total IDV (Rs.)
390000	30000	0.0	0.0	0	420000

## Coverage Details

Your Policy provides protection such as :

Own Damage	Third Party
Protection to Vehicle	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	

## We Cover You For

Own Damage Premium		Third Party Premium	
Own Damage Basic	696.15	Trailer - TP	2,485.00
Trailer - OD	315.00	Basic TP	7,267.00
<b>Total Own Damage Premium (A)</b>	1,011.15	PA for Owner Driver	325.00
<b>NET PREMIUM (A+B)</b>	11,088.15	<b>Total TP Premium (B)</b>	10,077.00
<b>GST</b>	1,995.86		
<b>FINAL PREMIUM</b>	13,084.00		
<b>Subject to I.M.T Endorsement Nos.(IMT Nos):</b>	IMT_21, IMT_52, IMT_48, IMT_49, IMT_7		

## Add-on Details

## Sum Insured

## Opted/ Non-Opted

Consolidated Stamp Duty ₹ 0.5 paid towards Insurance Policy Stamps vide Order No.CSD/148/2019/4507/19 Dated: 2019-09-19 19:51:11.0 of General Stamp Office, Mumbai

## What Your Policy Does Not Cover



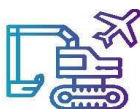
Depreciation, Wear & Tear,  
Mechanical or Electrical Breakdown



Non Accidental Damage  
to Tyre and 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

FOR  
NETWORK  
GARAGE



Take your Vehicle to  
a network garage\*

\*Service at 1500 + Network Garages



Avail the ease  
of our  
cashless facility

FOR NON-  
NETWORK  
GARAGE



Reimburse your expenses  
post-repair incase of a  
non-network garage



Fill in the claim form and  
submit necessary  
documents at the nearest  
SBI General Branch

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](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 to 56161	Mobile App
<b>1800-102-1111</b>	<b><a href="http://www.sbigeneral.in">www.sbigeneral.in</a></b>	<b>Renew Policy No</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

### Limitation As To Use

#### 1). Agricultural and Forestry Vehicles IZ-303

Use only for agricultural and forestry purposes.

##### The Policy does not cover

- (1) Use for hire or reward or for racing pace making reliability trial or speed testing.
- (2) Use for the carriage of passengers for hire or reward.
- (3) Use whilst drawing a greater number of trailers in all than is permitted by law

#### 2. Ambulances/Hearses IZ-303

\*Use only for ambulance purposes

##### The Policy does not cover

- (1) Use for hire or reward or for racing, pace making, reliability trial or speed testing.
- (2) Use whilst drawing a trailer except the towing (other than for reward) of any one of disabled mechanically propelled vehicle.
- \* In the case of Hearses, substitute "Use only as a hearse"

#### 3. Cinema Film Recording and Publicity Vans, Delivery Trucks, Pedestrian Controlled Trolleys and Vehicle used for Driving Tuition IZ - 303

Use in connection with the insured's business.

##### The Policy does not cover :

- (1) Use for hire or reward or for racing pace making reliability trial or speed testing.
  - (2) Use for carriage of passengers for hire or reward.
  - (3) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.
- Note: in case of vehicles used for Driving Tuition, add the words other than for the purpose of driving tuitions after the words hire or reward

#### 4. Cranes - Breakdown Vehicles, Mobile Cranes and Goods Carrying vehicles having a crane as a part of or fixed to the Vehicle or Trailer. IZ-303

Use in connection with the insured's business.

##### The Policy does not cover :

- (1) Use for racing pace making reliability trial or speed testing.
- (2) Use for the carriage of passengers for hire or reward.
- (3) Use whilst drawing a greater number of trailers in all than is permitted by law.

#### 5. Dust Carts, Water Carts, Road Sweepers and Tower Wagons Mechanical Navies, Shovels, Grabs, Excavators, Mobile Plant, Road Rollers, Site Clearing and Leveling Plant, and Tar Sprayers IZ-303

Use in connection with the insured's business.

##### The Policy does not cover :

- (1) Use for racing pace making, reliability trial or speed testing.
- (2) Use for the carriage of passengers for hire or reward.
- (3) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.

#### 6. Fire Brigade and Salvage Corps Vehicles IZ-303

Use for \*\* \_\_\_\_\_ purposes

##### The Policy does not cover :

- (1) Use for hire or reward or for racing pace making reliability trial or speed testing.
- (2) Use for the carriage of passengers for hire or reward.
- (3) Use whilst drawing a trailer except the towing (other than for reward) of any one disabled mechanically propelled vehicle.

\*\* Insert Fire Brigade or Salvage Corps as appropriate.

NOTE : Where premium is paid for use of trailers, amend (2) or (3) as applicable to read "Use whilst drawing a greater number of Trailers in all than is permitted by law".

## Terms And Conditions

Limitations As To Use	<p><b>7. Mobile Shops and Canteen IZ - 303</b> Use in connection with the Insured's business</p> <p><b>The Policy does not cover :</b> (1) Use for hire or reward or for racing pace making reliability trial or speed testing. (2) Use for the carriage of passengers for hire or reward.</p>
Our Recommendation	Simply do not use vehicle for the purpose it is not allowed.
Drivers Clause	<p><b>PERSONS OR CLASSES OF PERSONS ENTITLED TO DRIVE:</b> "Any person including 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 when not used for the transport of passengers at the time of the accident and that such a person satisfies the requirements of Rule 3 of the central motor vehicle rules, 1989".</p> <p><b>NON-TRANSPORT VEHICLES:</b> Provided that the 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 Vehicles Rules, 1989.</p>
Our Recommendation	Drive only when you hold a Valid Drivers License in India.

## Terms And Conditions

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 of control or the insured up to the limits specified ₹ 7,500,00/-</p> <p>c. PA Cover for owner-driver under Section-III CSI - ₹1,500,000/- (if opted).</p>
Our Recommendation	Know what your policy covers.
Deductible	<p>(i) Compulsory Deductible 0.5% of IDV of the vehicle subject to minimum of ₹ 2000/-</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 Bonus (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 NO	Period of Insurance	Previous Policy Type
		to	

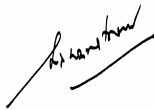
Financier Details	Nominee Details	POSP Details
LT FINANCE LIMITED,Mumbai	Nominee Name: SEETHAM NAIDU Nominee DOB: 1950-01-01 Nominee Relationship: Father	Name : POSP Komanapalli Polinaidu Code : 459082 Mobile No : +91-6301521466 Landline No : null

### Premium Receipt

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

Policy Number	POCMVMI0100084396
Policy Holder Name	THADDI NAIDU
Intermediary Name	POSP Komanapalli Polinaidu
Receipt Number	
Product Name	SCHEDULE CUM CERTIFICATE COMMERCIAL VEHICLE INSURANCE POLICY - PACKAGE (MISCELLANEOUS VEHICLES)
Receipt Date	24/01/2025 19:49:03
Policy Start Date	25/01/2025 00:00:00
Policy End Date	24/01/2026 23:59:59
Premium Paid by	THADDI NAIDU

\*Cheque dishonor - If premium paid through cheque, the policy is void ab-initio in case of dishonor of cheque.




Digitally signed by VISHWANATHAN SUBRAMANIAN  
Date: 2025.01.24 19:49:22 IST

**Authorized Signatory**

For SBI General Insurance Company Limited

**GST INVOICE :** You may download GST invoice from [www.sbigenral.in/download/](https://www.sbigenral.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 <https://www.sbigenral.in/portal/downloads/business/motorinsurance/Commercial Motor Insurance> carefully.

#### 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.

### Proposal Details

Proposal Transcript For	Commercial Vehicle Insurance Policy - Package (Miscellaneous Vehicles)
Proposer Name	THADDI NAIDU
Proposer Address	S O SEETHAM NAIDU THADDI, D NO 1 89 KAPU VEEDHI M R NAGARAM PARVATHIPURAM, D NO 1 89 KAPU VEEDHI M R NAGARAM PAR PARVATIPURAM, Vizianagaram, , Andhra Pradesh, 535522.
Proposer Contact Number	7799773656
Proposer Email Address	softpro.ppm@gmail.com

Policy POCMVM10100084396 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	AP35FD9031
RTO Location	Vizianagaram
Engine Number	RLB2KGA2563
Chassis Number	MBNAS48ABLT43833
First Purchase / Registration Date	20/07/2020
Year of Manufacture	2020
Vehicle Make	Mahindra & Mahindra
Vehicle Model	Swaraj - 843
Vehicle Variant	XM - 1830 GVW
Cubic Capacity / Kilo Watt / Gross	2730
Vehicle Weight / Horsepower	42
Fuel	Diesel
Seating Capacity including Driver	1
Carrying Capacity excluding Driver	0

### Expiring Policy Details

Details	Expiring Policy Details
Insurer Name	
Policy Number	
Policy Start Date	25/01/2025 00:00:00
Policy End Date	24/01/2026 23:59:59
Policy Type	
No Claim Bonus %	0%
Claim Made	No

### Coverage & Terms Opted

Period of Insurance Own Damage	From:25/01/2025 00:00:00 To:24/01/2026 23:59:59
Period of Insurance Third Party	From:25/01/2025 00:00:00 To:24/01/2026 23:59:59
Period of Insurance PA cover to Owner Driver	From:25/01/2025 00:00:00 To:24/01/2026 23:59:59

### Insured Declared Value (IDV)

Vehicle IDV (Rs.)	Electrical Accessories (Rs.)	Non - Electrical Accessories (Rs.)	CNG / LPG Kit (Rs.)	Body Value (Rs.)	Trailer (Rs.)	Total (Rs.)
390000	0	0	0	0	30000	420000

### Additional Covers


<b>Voluntary Excess Opted</b>		NA
<b>PA Cover to Owner Driver of Rs. 15 Lakhs</b>	Yes	
<b>PA Cover to Unnamed Passenger / Pillion Rider</b>		NA
<b>PA cover to Paid Driver</b>	No	
<b>Legal Liability to Paid Driver / Employees</b>		0,1
<b>Third Party Property Damage Restriction Limit</b>		750000
<b>Add on covers - Kindly refer Policy Schedule</b>		
<b>Hypothecation / Lease / Hire Purchaser Name</b>	Yes	Hypothecation,LT FINANCE LIMITED,Mumbai
<b>Valid PUC certificate will be carried in vehicle</b>	Yes	
<b>Policy premium including Tax</b>		13084

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.

GST INVOICE														
<b>GST Invoice No:</b>					<b>GST Invoice Date:</b>	25/01/2025T00:00:00								
<b>GST No. (SBI General)</b>					<b>SBI General State</b>	MAHARASHTRA								
<b>SBI General Branch Address:</b>	SBI General Insurance Company Limited, Registered Office: & Corporate Office: 9th Floor, A&B Wing, Fulcrum Building, Sahar Road, Andheri East, Mumbai - 400099.													
Details of Policy Holder:														
<b>Name:</b>	THADDI NAIDU													
<b>Address:</b>	S O SEETHAM NAIDU THADDI,D NO 1 89 KAPU VEEDHI M R NAGARAM PARVATHIPURAM,D NO 1 89 KAPU VEEDHI M R NAGARAM PAR PARVATIPURAM,,Andhra Pradesh-535522,India.													
<b>Policy Holder State:</b>	Andhra Pradesh				<b>Place of Supply:</b>		Andhra Pradesh							
					<b>Whether invoice under Reverse Charge:</b>		No							
<b>GST No./ISD No.</b>					<b>Policy Number</b>		POCMVMI0100084396							
Insurance Product Name	HSN Code	Premium (without Taxes)	Kerala Cess		CGST		SGST/ UTGST		IGST					
			Rate	Amount	Rate	Amount	Rate	Amount	Rate	Amount				
Commercial Motor Miscellaneous Vehicles	NA	13,084.00	1%		9%	997.93	9%	997.93	18%	0.00				
<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;"><b>Total Invoice Value (In Figures)</b></td> <td style="width: 30%;">13,084.00</td> </tr> <tr> <td><b>Taxes Applicable</b></td> <td>1,995.86</td> </tr> </table> </div> <div style="width: 50%; text-align: center;">  <p style="margin-top: 20px;"><b>Authorized signatory</b></p> </div> </div>											<b>Total Invoice Value (In Figures)</b>	13,084.00	<b>Taxes Applicable</b>	1,995.86
<b>Total Invoice Value (In Figures)</b>	13,084.00													
<b>Taxes Applicable</b>	1,995.86													
<b>SBI General Receipt No:</b>					<b>Receipt Date:</b>	24/01/2025T00:00:00								

### CUSTOMER INFORMATION SHEET

This document provides 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	Commercial Vehicle Insurance Policy - Package (Miscellaneous Vehicles)	
2	Unique Identification Number allotted by IRDAI	IRDAN144RP0003V02201112	
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- 420,000.00  IDV is insured declared value derived basis your invoice price after applying depreciation as per rules mentioned in CIS point number 15. SBIG's liability will be capped at this value.	Sum insured - insured's declared value (idv)
6	Policy Coverage (What the policy covers?)	Policy covers the following  1. Loss or damage to insured vehicle due to fire, self-ignition, accidental damage, explosion, natural disasters like lightning, earthquake, hurricanes, cyclones, landslides, etc.  2. Third party liability in case of injury/death of the person, or any damage caused to the property of the third party  3. Personal accident covers up to Rs 15 lakh for individual owners while driving.  For complete details on the coverage, limits, exclusions, terms & conditions, refer policy wording on <a href="http://www.sbigeneral.in">www.sbigeneral.in</a>	2a. Section i - loss of or damage to the vehicle insured  2b. Section ii - liability to third parties  2d. Section iv - personal accident cover for owner-driver
7	Add on Cover	<b>Add On Cover Name</b>	11. Add on covers : Refer the Annexure III
		Depreciation Reimbursement	(Refer the add ons as opted by you and mention in the policy schedule)
		Return to invoice	
8	Loss participation	Compulsory deductible is a mandatory deductible that must be paid by you at the time of claim.  Compulsory Deductible applicable under this policy is - Rs.0.5% of IDV subject to minimum of Rs.2000/-	8. Endorsements, IMT 22
9	Exclusions (what the policy does not cover)	The Insurer shall not be liable with respect to  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  For complete details on the exclusions, refer policy wording	5.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><b>Admissibility:</b> 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. · Surveyor will verify the document and assess the loss as per policy term / condition and coverage mentioned in the policy. 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 &amp; 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 attach as Annexure II</p> <p>A Gross Assessed Liability     Rs.20,000  B Less:Depreciation (if applicable)     (Rs.4,000)  C Net Assessed Liability (A-B)     Rs.16,000  D Less: Compulsory Deductible     (Rs.2,000)  E Net payable amount (C-D)     Rs.14,000</p>	7. Conditions
12	Policy Servicing - Claim Intimation and Processing	<p>1. Claim intimation &amp; reaching to our designated officials please contact us at  Email: <a href="mailto:customer.care@sbigeneral.in">customer.care@sbigeneral.in</a>  Toll-Free number 18001021111  Website: <a href="http://www.sbigeneral.in">www.sbigeneral.in</a>                      Whatsapp: 7669800345  Mobile app    SMS: 561612</p> <p><b>2. Procedure to be followed for cashless service</b></p> <p>A. For accidental damage : Contact us as above mention modes</p> <p>B. You will receive a text message with contact details of the surveyor appointed for your claim.</p> <p>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</p> <p>D. Assessment: Loss will be assessed by surveyor as per policy terms and conditions.</p> <p>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.</p> <p>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><b>3. Procedure to be followed for reimbursement service</b></p> <p>A. For accidental damage : Contact us as above mention modes</p> <p>B. You will receive a text message with contact details of the surveyor appointed for your claim</p> <p>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</p> <p>D. Assessment: Loss will be assessed by surveyor as per policy terms and conditions</p> <p>E. Repair invoice submission: You have to submit repair invoice to us</p> <p>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><b>4. Turnaround Time (TAT) for claim settlement</b></p> <p>A. Time limit for appointment of surveyors - 24 hours from date of intimation of claim</p> <p>B. Submission of survey report - 15 days from the date of appointment of surveyor</p> <p>C. Settlement/rejection of Claim -7 days after receiving last document</p>	

		<p><b>5. Escalation matrix when TAT is not satisfied</b></p> <p>For Queries, Service Request and Non -Health claims Registration Call SBI General Insurance on Toll Free - 18001021111 Email us at : <a href="mailto:customer.care@sbigeneral.in">customer.care@sbigeneral.in</a></p>	
13	Grievance Redressal and Policyholders Protection	<p>Details of protection of policyholder's interest-The Company has adopted Grievance Redressal Policy, wherein the Grievance Redressal Procedure, details of GRO, Ombudsman details and link to Bima Bharosa Portal is mentioned below.</p> <p><b>Stage 1</b></p> <p>To raise the query, you may write to <a href="mailto:head.customercare@sbigeneral.in">head.customercare@sbigeneral.in</a> Toll Free - 1800 102 1111 Customer Care Toll-free number is available 24/7</p> <p><b>Stage 2</b></p> <p>If you are not satisfied with the decision communicated by the above office, or have not received any response within 14 days, send your appeal at : <a href="mailto:gro@sbigeneral.in">gro@sbigeneral.in</a> or contact at: 022-42412070 Address: Grievance Redressal Officer, 9th Floor, A &amp; B Wing, Fulcrum Building, Sahar Road, Andheri (East), Mumbai 400 099</p> <p>List of Grievance Redressal Officers at Branch: <a href="https://content.sbigeneral.in/uploads/Q449cac1bcd144bbb160d3f6b714fbbd.pdf/">https://content.sbigeneral.in/uploads/Q449cac1bcd144bbb160d3f6b714fbbd.pdf/</a></p> <p><b>Stage 3</b></p> <p>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 <a href="https://bimabharosa.irdai.gov.in/Home/Home">https://bimabharosa.irdai.gov.in/Home/Home</a></p> <p><b>Stage 4</b></p> <p>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 <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a></p> <p>If Your issue remains unresolved You may approach IRDAI by calling on the Toll-Free no. 155255 List of Ombudsman offices with contact details are attached as an Annexure-1. For updated status, please refer to website <a href="http://www.irdaindia.gov.in">www.irdaindia.gov.in</a></p>	11. Grievance Redressal Process
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"> <li>1. Change in insured name</li> <li>2. Change in the vehicle details i.e make, model, cc, extra fitments, engine &amp; 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.</li> <li>3. Previous policy details (ie. Disclosure of NCB, previous claim details)</li> </ol>	

15	Criteria for arriving at IDV & Illustration	<p>The idv calculation is done on below criteria Insured Declared Value (IDV) = (Company's exshowroom price - the depreciation value) + (Cost of car accessories - the depreciation value of these parts)</p> <p>Let us understand how the depreciation rates are used to calculate your car's IDV with the help of the following example.</p> <p>Suppose, you're buying a car for ₹1000000. The moment you drive it out of the showroom, its IDV starts decreasing. The depreciation rate for the first six months is 5%. That means the IDV of your car for the first six months is ₹950000. Similarly, the IDV of your car after six months of buying will be ₹850000, and it'll remain the same till twelve months or one year from the purchasing date. And if your car's age is between four and five years, its IDV will be half of its price.</p>	
16	Criteria for considering vehicle as Total loss/Constructive Total loss	<p>In the event of an accident leading to total loss or constructive total loss settlement of claim will be based on what is mentioned in the policy schedule and / or agreed by policyholder either 75% or 60% based on geography and model.</p>	

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