



QR code for mobile download app:



Name : Mr BALAGA NARAM NAIDU

Address : S/O GUMPASWAMY 17 333 KOTHABELAGAM
PARVATHIPURAM,
VIZIANAGARAM,,
Andhra Pradesh
535501

Contact No : 9441216117

Email Id : ngokeda@gmail.com

SCHEDULE CUM CERTIFICATE ACT ONLY INSURANCE POLICY- PRIVATE CAR

Policy / Certificate No : POPMCAR00100550067

Alternate Policy No :

Policy Issue Date : 10/02/2024

Customer ID :

Policy Servicing Branch :

Intermediary Name : Girnar Insurance Brokers P Ltd

Intermediary Code : 0045786

Intermediary Contact No : +91-7551196989

Period of Insurance TP : From:11/02/2024 00:00:00
To:10/02/2025 23:59:59

Period of Insurance PA to : From:11/02/2024 00:00:00
Owner Driver To:10/02/2025 23:59:59

Dear Mr.BALAGA NARAM NAIDU,
Welcome to the SBI General Family. With SBI Act Only Insurance Policy - Private Car, you can be in control & enjoy the journey no matter what roadblocks life throws at you.

ABOUT YOUR POLICY



Policy/
certificate no

POPMCAR00100550067



Policy Issue
Date

10/02/2024



Period of
Insurance TP

From:11/02/2024 00:00:00
To:10/02/2025 23:59:59



Period of Insurance
PA Cover to Owner Driver

From:11/02/2024 00:00:00
To:10/02/2025 23:59:59



Policy
Type








Liability Only



Geographical Area

India

ABOUT YOUR VEHICLE

 <p>Vehicle Make Model & Variant</p> <p>Hyundai, Verna & VGT CRDi</p>	 <p>Registration Number</p> <p>AP-05-BE-7390</p>	 <p>Manufacturing Year</p> <p>2007</p>	<p>CC/KW</p> <p>Cubic Capacity / Kilo Watt</p> <p>1493</p>
 <p>Fuel</p> <p>Diesel</p>	 <p>Engine & Chassis Number</p> <p>D4FA7U358897 & MALCN41VR7M034035</p>	 <p>Seating Capacity</p> <p>5</p>	 <p>RTO Location</p> <p>Vizianagaram</p>

COVERAGE DETAILS

Your Policy provides protection such as :

Protection towards Third Party Liability

Death or Injury to any Third Party

Personal Accident to Owner Driver (if opted)

Damage to Third Party Property

WE COVER YOU FOR

Third Party Premium

Basic Third Party	3416.00	Total Premium	4041.00
PA - Owner Driver	325.00	Tax	727.38
Legal Liability Driver	50.00	Final Premium	4768.00
Total Third Party	3466.00		

ADD ON DETAILS

Sum Insured

Opted (Yes/No)

Legal Liability to Driver		Yes
Legal Liability to Employees		Yes
PA Cover to Un-named Passengers		Yes

Consolidated Stamp Duty ₹ 0.5 paid towards Insurance Policy Stamps vide Order No.YAX62230736296 Dated: 10/02/2024 00:00:00 of General Stamp Office, Mumbai

WHAT YOUR POLICY DOES NOT COVER



Driving under influence of intoxicating Liquor/Drugs



Accident outside India unless opted for



Liability arising out of Contractual Liability



Driving outside purview of Limitation of use or Vehicle driven for purpose not allowed

HOW TO FILE YOUR CLAIMS WITHOUT ANY STRESS

In the event of loss and / or damage arising out of the use of the insured vehicle giving rise to a probable claim being led by a Third Party towards bodily injury / death / property damage, please inform the Company at 1800221111 or SMS 'CLAIM' to 561612 or email your details on customer.care@sbigeneral.in

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	POPMCAR00100550067 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

GRIEVANCE REDRESSAL PROCEDURE

Please follow the steps below

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 ₹ 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.
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>

IMPORTANT DETAILS

PREVIOUS POLICY DETAILS

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

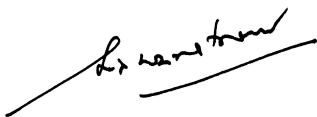
Financier Details	Nominee Details	POSP Details
	Sai,29,Self	<p>Name : Girnar Insurance Brokers P Ltd</p> <p>Code : 0045786</p> <p>Contact Details : +91-7551196989</p> <p>Landline Nos : null</p>

PREMIUM RECEIPT

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

Policy Number	POPMCAR00100550067
Policy Holder Name	BALAGA NARAM NAIDU
Intermediary Name	Girnar Insurance Brokers P Ltd
Receipt Number	
Product Name	Act Only Insurance Policy - Private Car
Receipt Date	10/02/2024
Policy Start Date	11/02/2024
Policy End Date	10/02/2025
Premium Paid by	BALAGA NARAM NAIDU

*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/act-only-insurance-policy-private-car/policy-wording) carefully.

PROPOSAL DETAILS

Proposal Transcript For	Act Only Insurance Policy - Private Car
Proposer Name	Mr BALAGA NARAM NAIDU
Proposer Address	S/O GUMPASWAMY 17 333 KOTHABELAGAM PARVATHIPURAM, VIZIANAGARAM, , Andhra Pradesh 535501
Proposer Contact Number	9441216117
Proposer Email Address	ngokeda@gmail.com

Policy POPMCAR00100550067 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-05-BE-7390
RTO Location	Vizianagaram
Engine Number	D4FA7U358897
Chassis Number	MALCN41VR7M034035
First Purchase / Registration Date	26/12/2007
Year of Manufacture	2007
Vehicle Make	Hyundai
Vehicle Model	Verna
Vehicle Variant	VGT CRDi
Cubic Capacity / Kilo Watt / Gross Vehicle Weight / Horsepower	1493
Fuel	Diesel
Seating Capacity including Driver	5
Carrying Capacity excluding Driver	4

EXPIRING POLICY DETAILS

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

COVERAGE & TERMS PROPOSED

Period of Insurance Own Damage	From:NA To:NA
Period of Insurance Third Party	From:11/02/2024 00:00:00 To:10/02/2025 23:59:59
Period of Insurance PA cover to Owner Driver	From:11/02/2024 00:00:00 To:10/02/2025 23:59:59

ADDITIONAL COVERS

PA Cover to Owner Driver of Rs. 15 Lakhs	Yes	
PA Cover to Unnamed Passenger / Pillion Rider	Yes	500000
PA cover to Paid Driver	No	
Legal Liability to Paid Driver / Employees	Yes	1 ,
Third Party Property Damage Restriction Limit		750000
Add on covers - Kindly refer Policy Schedule		
Hypothecation / Lease / Hire Purchaser Name		,
Policy premium including Tax		4768.00
Valid PUC certificate will be carried in vehicle	Yes	

PA Cover to owner Driver has been opted out by you in the Policy based on your declaration that you are holding an alternate insurance policy. You will share the copy of same if required by the Company.

I/We agree to receive policy document on registered mobile number / email address as given in this document.

No person shall allow or offer to allow either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer. ANY PERSON IN BREACH OF COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO RUPEES TEN LAKH.

I/We confirm that premium is paid from bonafide sources of income.

Disclaimer : Corporate & Registered Office: Fulcrum Building, 9th Floor, A & B Wing, Sahar Road, Andheri (East), Mumbai - 400099. | For SBI General Insurance Company Limited IRDAI Reg. No. 144 dated 15/12/2009 | CIN: U66000MH2009PLC190546 | UIN : IRDAN144RP0001V01200910 | SBI Logo displayed belongs to State Bank of India and used by SBI General Insurance Co. Ltd. under license.