

Policy Certificate

Ritik Tiwari

S/O Manish Tiwari, 128, rana nagar dibi, yapur
Umri
Auraiya, 206244
Uttar Pradesh

Intermediary 92789 Intermediary Name: STATE BANK OF INDIA Certificate No. 114227433

Certificate of Insurance



Date: 07/09/2020

This is to certify that

Ritik Tiwari

is insured for an amount of INR 2000000 /- , under Personal Accident Policy subject to exclusions, provisions and other terms as specified in Master Policy No. 114227433 for a period of 1 year from 07/09/2020

Nominee : MANISH TIWARI
Name

Relationship : Father
with

Proposal Ref.

SBI Account No.: 39640049722

Premium received: INR 1000/- inclusive of tax as applicable

Authorised Signatory

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1800 22 1111

Insurance is the subject matter of the solicitation. | The above information is indicative in nature, for more details on complete coverage and terms & conditions, please read the sales brochure carefully before concluding a sale. | SBI General Insurance Company Limited, Corporate & Registered Office : 'Natraj', 101, 201 & 301, Junction of Western Express Highway & Andheri - Kurla Road, Andheri (East), Mumbai 400069. | IRDAI Reg. No. 144 dated 15/12/2009 | CIN: U66000MH2009PLC190546 | SBI Logo displayed belongs to State Bank of India and used by SBI General Insurance Co. Ltd. under license. | SBI General's Private Car Insurance Policy - Package, PMCAR01 | ADLET/0120/JAN/14-15 Ver 1.0, Jan' 14

Dear Customer,

Thank you for selecting SBI General's Group Personal Accident Insurance Policy. We are pleased to provide you with your 'Certificate of Insurance'. At SBI General we are constantly seeking to provide our customers with excellent support for all our policies. Therefore, should you have any queries, please do not hesitate to contact our team at the Customer Care at **1800 22 1111 / 1800 102 1111** (Toll-free 8:00 am to 8:00 pm - Monday to Saturday).

MOST IMPORTANT TERMS & CONDITIONS OF THE MASTER POLICY

This Certificate of Insurance is subject to the terms and conditions of the Master Policy Number overleaf issued to State Bank of India and Regional Rural Banks* of SBI and is based on Proposal and payment of the Premium. This Certificate records the agreement between Insured and SBI General Insurance Company and sets out the brief terms of insurance and the obligations of each party as below:

TERMS & CONDITIONS

- This Policy can be bought by any permanent Indian resident having a Saving Bank / Individual Current Account with SBI/RRBs* of SBI and aged between 18 years to 65 years.
- Coverage is limited to death on account of accident only.
- Irrespective of the number of accounts the insured has with SBI or its Regional Rural Banks*, he/ she is allowed to take only one policy. Multiple policies for same insured are disallowed. Even if multiple Policies are taken through one or more than one account with SBI or its Regional Rural Banks* for any reason, our liability will be restricted to only one policy with the highest Sum insured. All other policies shall be deemed as null and void. In case of joint account, two separate policies may be issued in case both the account holders opt for respective individual policies.
- Coverage under this Policy will be over and above any other Personal Accident Policies Insured has with SBI General or with any other Indian General Insurance Companies.
- Insured may terminate this Policy at any time by giving us 15 days written notice. If no claim has been made under the Policy, then we will refund premium in accordance with the table below:

Length of time Policy in force	Refund of premium	Length of time Policy in force	Refund of premium
up to 1 month	75%	up to 6 month	25%
up to 3 months	50%	exceeding 6 months	0%

- We may terminate this Policy upon 15 days notice by sending a written notice of cancellation to your address and we shall refund a rateable proportion of the premium actually paid in respect of any Insured Person. Termination of this Policy shall not affect any claim filed prior to the date on which termination becomes effective as specified in the notice of termination.
- Such Termination may be on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation of the insured.
- The premium at the time of the renewal of the policy would be the applicable premium at the date of renewal and as approved by IRDAI. However, renewal will be subject to the Account of the Insured with State Bank of India/Regional Rural Banks* of SBI being still live and operational.
- The policy shall become voidable at the option of Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents or any material information having been withheld by the Insured or anyone acting on Insured's behalf. Any person who, knowingly and with intent to defraud the Company or any other person, files a proposal for insurance containing any false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which will render the policy voidable at the sole discretion of the Company.

*Saurashtra Gramin Bank/Mizoram Rural Bank/Meghalaya Rural Bank/Langpi Dehangi Rural Bank/Andhra Pradesh Grameena Vikas Bank/Purvanchal Bank/The Rajasthan Marudhara Gramin Bank/Telangana Grameena Bank/Arunachal Pradesh Rural Bank/Madhyanchal Gramin Bank/Malwa Gramin Bank/Elaquai Dehati Bank/Vananchal Gramin Bank/Kaveri Grameena Bank/Utkal Grameen Bank/Uttarakhand Gramin Bank/Chhattisgarh Rajya Gramin Bank

EXCLUSIONS

The Company shall not be liable for any claim or claims under this Policy arising from

- Any pre-existing disability, condition or any complication arising from it; or
- Suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted injury or illness, or sexually transmitted conditions, mental or nervous disorder, anxiety, stress or depression, Acquired Immune Deficiency Syndrome (AIDS), Human Immune deficiency Virus (HIV) infection; or
- In case of Defence Service Personnel, death classified as battle casualties by their respective service headquarters, the insurance company shall not be liable for any claims. Apart from this, death while performing their duties and/or related to their occupation, like patrolling duty, rescue operations, training activities, exercised and other routine duties in difficult environment shall be excluded; or
- Being under the influence or abuse of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a physician and taken as prescribed; or
- Participation in an actual or attempted felony, riot, crime, misdemeanour, or civil commotion; or
- Operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft apart from a Scheduled Airline; or whilst engaged in aviation or ballooning, or whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world; or
- Any loss arising out of war, civil war, invasion, insurrection, revolution, act of foreign enemy, hostilities (whether war be declared or not), rebellion, mutiny, use of military power or usurpation of government or military power; or
- Payment of compensation in case of death of the Insured person from nuclear damage caused by, contributed to, by or arising from ionising radiation or contamination by radioactivity from:
 - any nuclear fuel or from any nuclear waste; or
 - from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission);
 - nuclear weapons material; or
 - nuclear equipment or any part of that equipment; or
- The dispersal or application of pathogenic or poisonous biological or chemical materials; the release of pathogenic or poisonous biological or chemical materials, or congenital anomalies or any complications or conditions arising there from; or
- Participation in winter sports, skydiving/parachuting, hand gliding, bungee jumping, scuba diving, ballooning, mountain climbing (where ropes or guides are customarily used), riding or driving in races or rallies using a motorized vehicle or bicycle, caving or pot-holing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 nautical miles), participation in any professional sports, any bodily contact sport or/and any other hazardous or potentially dangerous sport for which Insured is untrained; or
- Death resulting directly or indirectly, contributed or aggravated or prolonged by childbirth or from pregnancy; or
- For any loss to which a contributing cause was insured person's actual or attempted commission, or wilful participation in, an illegal act or any violation or attempted violation of the law or resistance to arrest or insured person committing any breach of law with criminal intent; or
- Loss caused directly or indirectly, wholly or partly by infections (except pyogenic infections which shall occur through an accidental cut or wound) or any other kind of disease

For complete details of Coverage & Policy Wording, kindly visit our website - www.sbigeneral.in

In the unfortunate event of a claim our Customer Care may be informed on the toll free numbers or email may be sent to customer.care@sbigeneral.in quoting the Savings Bank / Individual Current A/c No. of the insured which appears on the Certificate of Insurance overleaf.

Grievance Redressal Procedure: We value your relationship and are committed to offer you best in class service. However, if you are dissatisfied with the services rendered by us during any of your interactions with us or on resolution provided by us on your service request or complaint, we request you to register your concern with our Customer Care by following the steps mentioned below. We will acknowledge receipt of your concerns within next 72 working hours and will respond to you as soon as possible, upon completion of the investigation.

Step 1: Call us at **1800-102-1111 / 1800-22-1111** (Toll-free 8:00 am to 8:00 pm - Monday to Saturday) or write to us at customer.care@sbigeneral.in. If you don't hear from us within 48 hrs please follow Step 2

Step 2: If you are not happy with the resolution provided, please write to Head – Customer Care at our Registered Office address printed overleaf. If after having followed Step 1 and Step 2 your issue remains unresolved for more than 30 days from the date of filing your first complaint, you may approach the Insurance Ombudsman for redressal of your grievance.