



Name : .ABDUL LATHEEF
Address : , Cherukutangad,
Palakkad, Palakkad,
Kerala - 679305, India.
Contact No : +91-9947449951
Email Id : JASSMOBILESNAADAPARAMBU@GMA

SCHEDULE CUM CERTIFICATE TWO WHEELER INSURANCE POLICY - PACKAGE

Policy / Certificate No : 0000000084881187
Alternate Policy No :
Customer ID : 0000000047981797
Policy Servicing Branch : HO
Intermediary Name : Manipal Business Solutions
Intermediary Code & Contact No : 0063706 & +91-6364920871
Period of Insurance OD : From : 03/01/2023 00:00
To : 02/01/2024 Midnight
Period of Insurance TP : From : 03/01/2023 00:00
To : 02/01/2024 Midnight
Period of Insurance PA Owner Driver : NA

Dear .ABDUL LATHEEF,
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 POLICY



Policy /
Certificate No.

0000000084881187



Policy Issue
Date

01/01/2023



Period of
Insurance OD

From : 03/01/2023 00:00
To : 02/01/2024 Midnight



Period of
Insurance TP

From : 03/01/2023 00:00
To : 02/01/2024 Midnight



Period of Insurance
PA Cover to Owner Driver

NA



Policy
Type

Package



Geographical Area

India

ABOUT YOUR VEHICLE



Vehicle Make
Model & Variant

Bajaj Auto, Pulsar & 150
DTS-i



Registration
Number

KL52M4408



Manufacturing
Year

2018

KW/CC

Cubic
Capacity / Kilo Watt

149



Fuel

Petrol



Engine & Chassis
Number

DHYWHE43001 &
MD2A11CY0HWE36359



Seating
Capacity

2



RTO
Location

Pattambi

ABOUT VEHICLE INSURED DECLARED VALUE (IDV)

Your Vehicle IDV

Vehicle	Non Electrical Accessory	Electrical Accessory	Side Car	Total IDV
36178.00	0.00	0.00	0.00	36178.00

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 Premium		Third Party Premium	
Basic Own Damage	315.30	Basic Third Party	714.00
Add on Covers	0.00	PA - Owner Driver	0.00
No Claim Bonus %	20 %	Legal Liability Driver	0.00
Total Own Damage (A)	315.30	Total Third Party (B)	714.00
Total Premium (A+B)	1029.30		
Tax	185.27		
Final Premium	1215.00		

ADD ON DETAILS	Sum Insured	Opted(Yes/No)
Depreciation Reimbursement		No
Helmet Protection		No
Basic Road Side Assistance		No
Tyre & Rim Guard		No

Consolidated Stamp Duty ₹ 0.5 paid towards Insurance Policy Stamps vide Order No. CSD/53/2021/1938 Dated : 2023-01-01 14:25:09.996 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

FOR NETWORK GARAGE



Take your Two-wheeler 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

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	0000000084881187 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	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. 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/- c. PA Cover for Owner-Driver under Section-III CSI ₹ 1,500,000/- (if opted).
Our Recommendation	Know what your policy covers.

TERMS AND CONDITIONS

DEDUCTIBLE	(i) Compulsory Deductible ₹ 100/- (ii) Voluntary Deductible ₹ 0/- (iii) Additional Compulsory Deductible ₹ 0/-
SPECIAL CONDITIONS	Warranted all damages existing prior to inception of risk are excluded from the scope of Policy. 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.
NO CLAIM BONUS	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: 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.

IMPORTANT DETAILS

PREVIOUS POLICY DETAILS

Previous Insurer	Previous Policy Number	Period of Insurance	Previous Policy Type
SBI General Insurance Company Ltd	POPM2W00100555017	03/01/2022 to 02/01/2023	Comprehensive

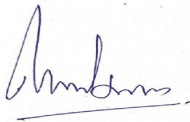
Financier Details	Nominee Details	Road Side Assistance	POSP Details
	, , , NA	NA	Name : Manipal Business Solutions Code : 0063706 Mobile No : +91-6364920871 Landline No :

PREMIUM RECEIPT

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

Policy Number	0000000084881187
Policy Holder Name	.ABDUL LATHEEF
Intermediary Name	Manipal Business Solutions
Receipt Number	29172840
Product Name	Two-wheeler Insurance Policy - Package
Receipt Date	01/01/2023
Policy Start Date	03/01/2023
Policy End Date	02/01/2024
Premium Paid by	.ABDUL LATHEEF

*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	.ABDUL LATHEEF
Proposer Address	,, Cherukutangad, Palakkad, Palakkad, Kerala - 679305, India.
Proposer Contact Number	+91-9947449951
Proposer Email Address	JASSMOBILESNAADAPARAMBU@GMAIL.COM

Policy 0000000084881187 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	KL52M4408
RTO Location	Pattambi
Engine Number	DHYWHE43001
Chassis Number	MD2A11CY0HWE36359
First Purchase / Registration Date	08/01/2018
Year of Manufacture	2018
Vehicle Make	Bajaj Auto
Vehicle Model	Pulsar
Vehicle Variant	150 DTS-i
Cubic Capacity / Kilo Watt / Gross Vehicle Weight / Horsepower	149
Fuel	Petrol
Seating Capacity including Driver	2
Carrying Capacity excluding Driver	1

EXPIRING POLICY DETAILS

Details	OD Policy Details	TP Policy Details
Insurer Name	SBI General Insurance Company Ltd	SBI General Insurance Company Ltd
Policy Number	POPM2W00100555017	POPM2W00100555017
Policy Start Date	03/01/2022	03/01/2022
Policy End Date	02/01/2023	02/01/2023
Policy Type	Comprehensive	NA
No Claim Bonus %	20 %	NA
Claim Made	No	No

COVERAGE & TERMS OPTED

Period of Insurance Own Damage	From : 03/01/2023 00:00 To : 02/01/2024 Midnight
Period of Insurance Third Party	From : 03/01/2023 00:00 To : 02/01/2024 Midnight
Period of Insurance PA cover to Owner Driver	NA

INSURED DECLARED VALUE (IDV)

Vehicle	Electrical Accessories	Non Electrical Accessories	CNG / LPG Kit	Body Value	Trailer	Total
36178.00	0.00	0.00	NA	NA	NA	36178.00

ADDITIONAL COVERS

Voluntary Excess Opted	No	
PA Cover to Owner Driver of Rs. 15 Lakhs	No	
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		
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		1215.00

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.

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: IRDAN144RP0006V02201112 | SBI Logo displayed belongs to State Bank of India and used by SBI General Insurance Co. Ltd. under license.

