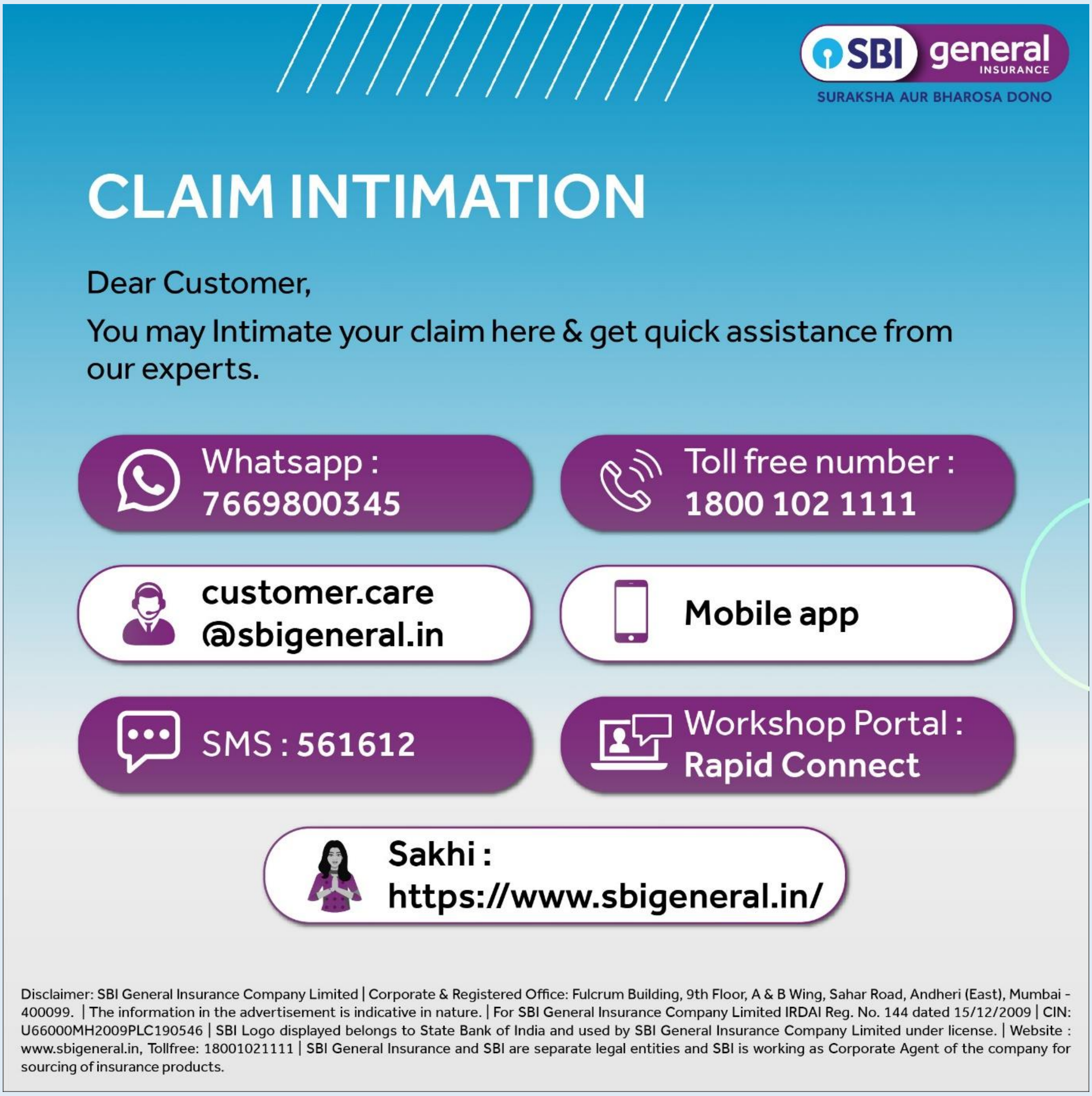
SBI general INSURANCE
SURAKSHA AUR BHAROSA DONO

Find answers for your probable questions…

What are the methods/ avenues of claim intimation?



Where can I find SBI General claim form for document submission?

Claim form can be downloaded from website through the following link - https://www.sbigeneral.in/claim/claims-form-download

What is covered under Comprehensive Motor Policy?

A Comprehensive Motor Policy generally covers losses arising out of perils like accident, flood, theft, fire, landslide, riots, strike or act of terrorism and any natural calamity.

What to do in the event of an accident?

We understand that being involved in a vehicular accident is generally traumatic.

- First attend to bodily injury, if any.
- Lodge your claim with us and during this you will be required to provide information pertaining to the loss, driver, garage etc.

What is a Cashless Claim?

Cashless is an arrangement where claim payment is made to the repairer directly after completion of repairs. SBI General has over 7000+ Cashless workshops and Insured has wide choice of workshops to choose as per his convenience

What is a Reimbursement Claim?

In case Insured chooses to repair at a place of his choice, we offer reimbursement of the claim in favour of Insured on receipt of repair invoice and all other documents.

Do I need to lodge a FIR?

FIR is mandatory in following cases: -

- Any Third-Party injury or death due to an accident involving the insured vehicle.
- Injuries to the occupants of Insured vehicle.
- Any Third-Party property damage.
- Theft of the vehicle.
- Theft of parts.

- Any loss or damage to the vehicle by miscreants, rioters, terrorists, arsonists, etc.

What if the accident takes place in a city other than where the motor insurance policy was issued?

It does not matter where the accident takes place. If your motor insurance policy is in force, you will remain insured throughout the country.

What if someone else was driving my vehicle at the time of the accident?

- Anyone who holds an effective and valid driving license can drive the vehicle.
- As the owner of the vehicle, you should give control of your vehicle to a person who is duly licensed.
- Further you should take care that no one is driving your vehicle under the influence of alcohol or any other intoxicant. Driving under influence of intoxicants can jeopardize admissibility of the claim.

How much the Insurance Company would pay in the event of an accident?

- The claim will be settled as per policy T & C including applicable Add on coverages opted in policy.

Can I produce bills at the end of the year and claim for small repairs carried out?

- No, it is a condition of motor policy that every claim has to necessarily be lodged immediately. Thus, bills for small repairs accrued over the period of insurance will not be reimbursed by the insurer.

Where can I find the list of network repairers of SBI General?

You can log into our website to view the list of network repairers, or you can contact our toll-free number 18001021111 or you may locate the nearest network garage by simply logging into SBI General App.

My car met with an accident on a highway, and I am stranded with my family. What is the next step?

You may contact us on our toll-free helpline, 1800 102 1111 for assistance.

Alternatively, you may contact Road Side assistance if cover is opted.

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- Any Third-Party property damage.
- Theft of the vehicle.
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- Any loss or damage to the vehicle by miscreants, rioters, terrorists, arsonists, etc.

After lodging a claim, can I withdraw the same due to small claim amount? Will my NCB be protected in this case?

Yes, you may choose to withdraw the claim, which will protect your NCB. But this should be done in writing or by making a call at our toll-free no. 1800-102-1111.

If my vehicle is repaired at any other repairer that I select, will SBI General reimburse me?

Yes. Vehicle repair workshop can be of your choice. In this case, you have to pay the repair cost and then submit the necessary documents to us to get reimbursement for the claim. We will check the bills and reimburse you the amount spent on repairing the accident damages only, as per the terms and conditions of the policy.

Should I wait for the Final non-Traceable Report to intimate the claim to Insurance company for my stolen vehicle?

Intimation of Theft claim should be given immediately so that the appointed Investigator can take immediate steps to trace the vehicle and find the facts.

Should I handover the Original Documents and Keys of the vehicle to the appointed Investigator?

- Yes, the Investigator visit the Insured along with the Appointment letter/mail issued by SBI General Insurance, hence it is safe to handover the requested documents & keys to him.
- It is advisable to take an acknowledged copy of the hand overed original documents from the Investigator.

Who will arrange the required documents from the Financer and RTO in case of Theft/Total Loss claim?

The Registered Owner/Policy Holder will have to collect the required documents from the Financer and RTO for completing the documentation process for settlement of claim.

DO I need to transfer the policy and Registration certificate in case of Death of Original Policy Holder/ purchase of 2nd hand vehicle?

- In case of Insured's death the RC and Policy should be transferred in the name of Nominee within 90 days from the date of policy holders' death.
- In case of 2nd hand purchase of vehicle, the policy and RC should be transferred in the name of new owner within 14 days from the date of purchase.