

ACT ONLY INSURANCE POLICY

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides only 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/ Policy	Act Only Insurance Policy	
2.	Unique Identification Number allotted by IRDAI	IRDAN144RP0001V01200910	
3.	Structure	Limit of liability -Indemnity	2.Coverage, section 2a ,2b
4.	Interests Insured	Interest insured is Third Party liability	2. Coverage, section 2a
5.	Sum Insured / Motor Insured Declared Value	1. Coverage to the Third Party liabilities 2. Third Party Property Damages upto INR 750,000 with an option to restrict the coverage to INR 6000 whereby there will be reduction in Liability only premium	3.Coverage, section 2a
6.	Policy Coverage (What the policy covers?)	Policy covers the following 1. Third party liability in case of injury/death of the person, or any damage caused to the property of the third party 2. Personal accident covers up to Rs 15 lakh for individual owners while driving. Passengers can also get coverage up to Rs 2 lakh per person For complete details on the coverage, limits, exclusions, terms & conditions, refer policy wording on www.sbgeneral.in	2a.Section ii – liability to third parties 2b. Section iii – personal accident cover for owner-driver
7.	Add on Cover	Not Applicable	
8.	Loss participation	Not Applicable	

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9.	Exclusions (What the policy does not cover)	The Insurer shall not be liable with respect to • Driving without a valid licence • Driving under the influence of drugs and alcohol • Own damage cover to vehicle • Unauthorized usage • Driving outside geographical area For complete details on the exclusions, refer policy wording	5.General Exceptions
10.	Special Conditions and Warranties (if any)	Not Applicable	
11.	Admissibility of Claim	Admissibility: Admissibility of claim can be done by filing the FIR with the police immediately after the accident and file a compensation claim case in the Motor Accident Claims Tribunal. The claim would not be acceptable if it falls under General exclusion/condition mentioned in the Policy Wordings. Policy can be cancelled on the ground of mis- representation, mis -declaration, fraud, non-disclosure of material facts.	6. Conditions
12.	Policy Servicing - Claim Intimation and Processing	1. Claim intimation & reaching to our designated officials please contact us at Email: customer.care@sbigeneral.in Toll-Free number: 1800102111 Website: www.sbigeneral.in Whatsapp: 7669800345 Mobile app: SMS: 561612	
13.	Grievance Redressal and Policy-holders Protection	If the Insured has a grievance that the Insured wishes the Company to redress, the Insured may approach the person nominated as 'Grievance Redressal Officer' with the details of their grievance. Process of Grievance Redressal Stage 1: Bima Bharosa You can register your grievances with the regulator using the following link: https://bimabharosa.irdai.gov.in/Home/Home Stage 2: Head – Customer Care Alternatively, if you wish to register your grievances directly with us, you may write to the Head – Customer Care. We aim to respond to all Grievances within 7 days. In our initial acknowledgement of receipt letter, we will provide the name and title of the person that is handling your Grievance. This individual will have the authority necessary to investigate and	8. Grievance Redressal Process

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		resolve the Grievance. Email: head.customercare@sbigeneral.in Phone: 1800 102 1111 For Senior Citizens: Senior citizens can reach us through the following dedicated channels: Email: Seniorcitizengrивences@sbigeneral.in Toll-Free Number: 1800 102 1111 (Available 24/7) Stage 3: Grievance Redressal Officer (GRO) In case, you are still not satisfied with the decision/resolution communicated by the above officer or have not received any response within 7 days, you may escalate the matter to the Grievance Redressal Officer (GRO) which will undergo a detailed case investigation, and we aim to resolve the issue within 7 days from the date of receipt of your Grievance at GRO Desk Email: gro@sbigeneral.in Name: Virag Mishra Designation: Grievance Redressal Officer Phone: 022-45138021 Note:- The Company shall endeavour to maintain the regulatory TAT of 14 days in resolving your grievances. Stage 4: Escalation to Insurance Ombudsman If you feel that the response to your Grievance was unsatisfactory, or if you believe your concerns have not been adequately addressed by the company, you may escalate the matter to the Insurance Ombudsman. Submit your Grievance online: https://www.cioins.co.in/Ombudsman List of Ombudsman offices with contact details are attached as an Annexure-1. For updated status, Please refer to website www.irdaindia.gov.in	
14.	Obligations of prospective Policyholder / Customer	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. Disclosure of other material information during the policy period: 1. Change in insured name 2. Change in the vehicle details i.e make, model, cc, extra fitments, engine & 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.	

Declaration by the Policy Holder:

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