

## MOTOR- COMPULSORY PERSONAL ACCIDENT (OWNER-DRIVER) INSURANCE

### 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	<b>Motor- Compulsory Personal Accident (Owner-Driver) Insurance</b>	
2.	Unique Identification Number allotted by IRDAI	IRDAN144RP0038V02201819	
3.	Structure	Limit of liability - Indemnity	2.Coverage
4.	Interests Insured	Interest insured is bodily injury sustained by the insured person during the period of insurance in direct connection with the vehicle insured or whilst mounting and dismounting from or traveling in the vehicle insured as a co-driver, caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence	2. Coverage
5.	Sum Insured / Motor Insured Declared Value	Upto INR 15 Lakhs	
6.	Policy Coverage (What the policy covers?)	This policy covers:  Personal accident covers up to Rs 15 lakh for individual owners while driving. For complete details on the coverage, limits, exclusions, terms & conditions, refer policy wording on <a href="http://www.sbigeneral.in">www.sbigeneral.in</a>	2. Coverage
7.	Add on Cover	Not applicable	
8.	Loss participation	Not applicable	

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9.	<b>Exclusions (What the policy does not cover)</b>	<p>The Insurer shall not be liable with respect to</p> <ul style="list-style-type: none"> <li>Intentional self-injury, suicide or attempted suicide physical defect or infirmity or</li> <li>Any accident/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;</li> <li>Any bodily injury caused by, contributed to, by or arising from nuclear ionizing 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) or nuclear weapons material or nuclear equipment or any part of that equipment</li> <li>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</li> <li>Committing breach of law with criminal intent.</li> <li>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;</li> <li>Participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion</li> <li>An accident while being under the influence or abuse of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a physician and taken as prescribed.</li> </ul> <p>For complete details on the exclusions, refer policy wording</p>	3. Exclusions
10.	<b>Special Conditions and Warranties (if any)</b>	<ul style="list-style-type: none"> <li>The Compulsory Personal Accident Cover can only be provided to the Registered owner who is named as the insured under the policy of the vehicle insured herein, where he/she holds a valid driving license , in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989 (as amended), at the time of the accident.</li> <li>The Compulsory Personal Accident Cover cannot be granted where a vehicle is owned by a company, a partnership firm or a similar body corporate or where the owner-driver does not hold a valid driving license.</li> </ul>	4. Special Conditions
11.	<b>Admissibility of Claim</b>	<p><b>Admissibility:</b> 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.</p> <p><b>Denial:</b> Denial of claim can be done by us &amp; policy can be</p>	5. General Conditions

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		<div>cancelled on the ground of mis- representation, mis- -declaration, fraud, non-disclosure of material facts.</div> <table><tr><th>Details of bodily Injury</th><th>Scale Of Compensation</th></tr><tr><td>i) Death</td><td>100%</td></tr><tr><td>ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye</td><td>100%</td></tr><tr><td>iii) Loss of one limb or sight of one eye</td><td>50%</td></tr><tr><td>iv) Permanent Total Disablement from injuries other than named above</td><td>100%</td></tr></table> <div>Claim calculation will be done basis details of bodily injury and the scale of compensation.</div>	Details of bodily Injury	Scale Of Compensation	i) Death	100%	ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%	iii) Loss of one limb or sight of one eye	50%	iv) Permanent Total Disablement from injuries other than named above	100%	
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12.	Policy Servicing - Claim Intimation and Processing	<div>1. <b>Claim intimation &amp; reaching to our designated officials please contact us at</b> Email: customer.care@sbigeneral.in Toll-Free number: 1800102111 Website: www.sbigeneral.in Whatsapp: 7669800345 Mobile app: SMS: 561612</div> <div>2. <b>Turnaround Time (TAT) for claim settlement</b> Settlement/rejection of Claim - 22 days after receiving last document</div> <div>3. <b>Escalation matrix when TAT is not satisfied</b> For Queries, Service Request and Non - Health claims Registration Call SBI General Insurance on Toll Free – 1800102111 Email us at: customer.care@sbigeneral.in</div>											
13.	Grievance Redressal and Policy-holders Protection	<div>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.</div> <div>Process of Grievance Redressal</div> <div><b>Stage 1: Bima Bharosa</b> You can register your grievances with the regulator using the following link: <a href="https://bimabharosa.irdai.gov.in/Home/Home">https://bimabharosa.irdai.gov.in/Home/Home</a></div> <div><b>Stage 2: Head – Customer Care</b> 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</div>	7. Grievance Redressal Process										

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		<p>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)</p> <p><b>Stage 3: Grievance Redressal Officer (GRO)</b>  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.</p> <p><b>Stage 4: Escalation to Insurance Ombudsman</b>  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: <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a>  List of Ombudsman offices with contact details are attached as an Annexure-1. For updated status,  Please refer to website <a href="http://www.irdaindia.gov.in">www.irdaindia.gov.in</a></p>	
14.	Obligations of prospective Policyholder / Customer	<p>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.</p> <p>Disclosure of other material information during the policy period:</p> <ol style="list-style-type: none"> <li>1. Change in insured name</li> <li>2. Change in the vehicle details i.e make, model, cc, extra fitments, engine &amp; 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.</li> </ol>	

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