SBI general INSURANCE
SURAKSHA AUR BHAROSA DONO

BUNDLED TWO-WHEELER INSURANCE POLICY

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides only key information about your policy, Please refer to the policy document for detailed terms and conditions.

Sl. No.	Title	Description (Please refer to applicable policy clause number in next column)	Policy Clause Number
1.	**Product Name**	**Bundled Two-Wheeler Insurance Policy**	
2.	**Unique Identification Number(UIN) allotted by IRDAI**	IRDAN144RP0007V02201819	
3.	**Structure**	Basis of Sum Insured - Indemnity	2.Coverage, section 2A
4.	**Interests Insured**	Interest insured is Damage to vehicle & Third Party liability	2. Coverage, section 2a,2b,2c
5.	**Sum Insured / Motor Insured Declared Value**	Total IDV of the vehicle insured - XXXXX	3.Sum insured – insured's declared value (idv)
6.	**Policy Coverage (What the policy covers?)**	Policy covers the following 1. Loss or damage to insured vehicle due to fire, self-ignition, accidental damage, explosion, natural disasters like lightning, earthquake, hurricanes, cyclones, landslides, etc. 2. Third party liability in case of injury/death of the person, or any damage caused to the property of the third party 3. 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 on www.sbigeneral.in	2a. Section I – loss of or damage to the vehicle insured 2b.Section II – liability to third parties 2c. Section III – personal accident cover for owner-driver

<table>
<tr><th>Sl. No.</th><th>Title</th><th>Description
(Please refer to applicable policy clause number in next column)</th><th>Policy Clause Number</th></tr>
<tr><td>7.</td><td>Add on Cover</td><td>
<table>
<tr><th>Add On Cover Name</th><th>Sum Insured</th></tr>
<tr><td>Depreciation Reimbursement</td><td>Maximum upto IDV</td></tr>
<tr><td>Return to invoice</td><td>Upto invoice value</td></tr>
<tr><td>Protection of NCB</td><td>NCB applied on the policy</td></tr>
<tr><td>Inconvenience Allowance</td><td>As per limit opted in the policy</td></tr>
<tr><td>Helmet Protection</td><td>up to SI mention in add in policy schedule</td></tr>
<tr><td>Basic Road Side Assistance</td><td>Refer Annexure III for complete list of benefits/limits</td></tr>
<tr><td>Engine Guard</td><td>Refer Annexure III for complete list of benefits/limits</td></tr>
<tr><td>Emergency Medical Expenses</td><td>upto the sum insured mentioned in the policy schedule</td></tr>
<tr><td>Tyre & Rim Guard</td><td>Refer Annexure III for complete list of benefits/limits</td></tr>
<tr><td>Battery Guard</td><td>As per the benefits mentioned in add on wordings.</td></tr>
</table>
</td><td>12. Add on covers : Refer the Annexure III

(Refer the add ons as opted by you and mention in the policy schedule)</td></tr>
<tr><td>8.</td><td>Loss participation</td><td>Compulsory deductible is a mandatory deductible that must be paid by you at the time of claim.
Compulsory Deductible applicable under this policy is - ₹ xxxx
Voluntary deductible is a particular share of claim that you agree to pay voluntarily at the time of claim because of which the premium gets reduced significantly.
Voluntary Deductible of ₹ xxxx is opted by you</td><td>9. Endorsements, IMT 22 & 22A</td></tr>
<tr><td>9.</td><td>Exclusions (what the policy does not cover)</td><td>The Insurer shall not be liable with respect to
1. Damage, theft or loss due to incidents related to the war, invasion, foreign enemy acts, mutiny, rebellion, etc.
2. Driving without a valid licence
3. Driving under the influence of drugs and alcohol
4. Electrical/Mechanical Breakdowns
For complete details on the exclusions, refer policy wording.</td><td>6. General Exceptions</td></tr>
<tr><td>10.</td><td>Special Conditions and Warranties (if any)</td><td>Warranted all damages existing prior to inception of risk are excluded from the scope of Policy.</td><td></td></tr>
<tr><td>11.</td><td>Admissibility of Claim</td><td>Admissibility: Admissibility of claim depends on the document submitted for the damaged vehicle claimed by the insured in reference to event /peril / term and condition of the policy. • Surveyor will verify the document and assess the loss as per policy term / condition and coverage mentioned in the policy. Submitted the Report to the insurer. The claim would not be acceptable if it falls under specific warranty or General</td><td>8. Conditions</td></tr>
</table>

Sl. No.	Title	Description (Please refer to applicable policy clause number in next column)	Policy Clause Number
		exclusion/condition mentioned in the Policy Wordings. Denial: Denial of claim can be done by us & policy can be cancelled on the ground of mis- representation, mis -declaration, fraud, non-disclosure of material facts. The sample claim calculation process is mentioned below A Gross Assessed Liability ₹20,000 B Less: Depreciation (if applicable) (₹4,000) C Net Assessed Liability (A-B) ₹16,000 D Less: Compulsory Deductible (₹2,000) E Net payable amount (C-D) ₹14,000	
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: 18001021111 Website: www.sbigeneral.in Whatsapp: 7669800345 Mobile app: SMS: 561612 **2. Procedure to be followed for cashless service** A. For accidental damage : Contact us as above mention modes B. You will receive a text message with contact details of the surveyor appointed for your claim. C. Document Submission: Surveyor collect all relevant documents from you or documents may be submitted to branch digitally through whatsapp/Mobile app or link shared by us D. Assessment: Loss will be assessed by surveyor as per policy terms and conditions. E. Delivery Order/Vehicle Delivery: On receipt of Pre-Invoice of repaired vehicle delivery order will be provided as per survey report and policy terms and conditions. F. Payment to garage: We will process the claim payment in favour of repairer post receipt of the Final document as per survey report and policy terms and conditions 3. Procedure to be followed for reimbursement service A. For accidental damage: Contact us as above mention modes B. You will receive a text message with contact details of the surveyor appointed for your claim C. Document Submission: Surveyor collect all relevant	

Sl. No.	Title	Description (Please refer to applicable policy clause number in next column)	Policy Clause Number
		documents from you or documents may be submitted to branch digitally through whatsapp/Mobile app or link shared by us D. Assessment: Loss will be assessed by surveyor as per policy terms and conditions E. Repair invoice submission: You have to submit repair invoice to us F. Payment to insured: We will process the claim payment in favour of Insured post receipt of the Final document as per survey report and policy terms and conditions **4. Turnaround Time (TAT) for claim settlement** A. Time limit for appointment of surveyors - 24 hours from date Within a period of 7 days from the intimation of claim or receipt of the final survey report, as the case may be. Where the Company has failed to receive the report of surveyor within the stipulated time of 15 days, in such case, the claim shall be settled within 22 days from the date of intimation of claim **5. Escalation matrix when TAT is not satisfied** For Queries, Service Request and Non -Health claims Registration Call SBI General Insurance on Toll Free – 18001021111 Email us at : customer.care@sbigeneral.in	
13.	**Grievance Redressal and Policyholders Protection**	**Stage 1** If you wish to register your grievances directly with us, you may write to us at head.customercare@sbigeneral.in or gro@sbigeneral.in or call our toll free number- 1800 102 1111. After examining the matter, final response would be conveyed within a period of 14 days from the date of receipt of your complaint. In our initial acknowledgement of receipt letter, we will provide the name and title of the person who is handling your Grievance. This person will have the authority necessary to investigate and resolve the Grievance. Details of our Grievance Redressal Officer is mentioned on our website at https://www.sbigeneral.in/grievance-redressal Note: The Company shall endeavour to maintain the regulatory TAT of 14 days in resolving your grievances. Alternatively, you may Register your grievance with the regulator through Bima Bharosa which is a grievance redressal platform provided by the Insurance Regulatory and Development Authority of India (IRDAI). You may access the Bima Bharosa Portal using the following link: https://bimabharosa.irdai.gov.in/Home/Home	11. Grievance Redressal Process

Sl. No.	Title	Description (Please refer to applicable policy clause number in next column)	Policy Clause Number
		Stage 2 **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	
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. 3. Previous policy details (ie. Disclosure of NCB, previous claim details)	

Declaration by the Policy Holder: I have read the above and confirm having noted the details

Place: ....

Date: ..../......../........ Signature of the Policyholder

Note:

a) For product related documents including Customer Information Sheet, kindly refer to the below link: https://www.sbigeneral.in/downloads

b) In case of any conflict, the terms and conditions mentioned in the policy document shall prevail