SBI general INSURANCE
SURAKSHA AUR BHAROSA DONO

COMMERCIAL VEHICLE INSURANCE POLICY- PACKAGE (PASSENGER CARRYING)

POLICY WORDING

1. DEFINITIONS

1. **Accident** means sudden, unforeseen, and involuntary event caused by external, visible, and violent means.
2. **Act** means the Insurance Act, 1938 (4 of 1938).
3. **Authority** means the Insurance Regulatory and Development Authority of India established under the provisions of section 3 of the Insurance Regulatory and Development Authority Act, 1999 (41 of 1999).
4. **Competent Authority** means
   a. Chairperson, or
   b. such whole-time member or such committee of the whole-time members or such officer(s) of the Authority, as may be determined by the Chairperson.
5. **Complaint** Grievance means written expression (includes communication in the form of electronic mail or voice based electronic scripts) of dissatisfaction by a complainant with respect to solicitation or sale or purchase of an insurance policy or related services by insurer and /or by distribution channel.
6. **Complainant** means a policyholder or prospect or nominee or assignee or any beneficiary of an insurance policy who has filed a complaint or grievance against an insurer and /or distribution channel.
7. **Cover** means an insurance contract whether in the form of a policy document or a Certificate of Insurance or any other form as may be specified to evidence the existence of an insurance contract.
8. **Distribution Channels** include insurance agents, intermediaries or insurance intermediaries, and any persons or entities authorised by the Authority to involve in sale and service of insurance policies.
9. **Proposal form** means a form to be filled in by the prospect in physical or electronic form, for furnishing the information including material information, if any, as required by the insurer in respect of a risk, in order to enable the insurer to take informed decision in the context of underwriting the risk, and in the event of acceptance of the risk, to determine the rates, advantages, terms and conditions of the cover to be granted.
10. **Policy Period** means the period commencing with the Commencement Date of the Policy and terminating with the expiry of the Policy as stated in the Policy Schedule/Schedule.
11. **Policy Schedule/Schedule** means the Schedule attached and forming part of this Policy specifying the details of the Insured Vehicle, the Sum Insured, the Policy Period and the Sub-limits to which benefits under the Policy are subject to, including any annexures and/or endorsements, made to or on it from time to time, and if more than one, then the latest in time
12. **Prospect** means any person who is a potential customer and likely to enter into an insurance contract either directly with the insurer or through the distribution channel involved.
13. **Prospectus** means a document either in physical or electronic format issued by the insurer to sell or promote the insurance product.
14. **Solicitation** means the act of approaching a prospect or a customer by an insurer or by a distribution channel with a view to persuading the prospect or a policyholder to purchase or to renew an insurance policy.
15. **Unfair trade practice** shall have the meaning ascribed to such term in the Consumer Protection Act, 2019, as amended from time to time.
16. **Salvage** The value of a vehicle that has met with an accident and has been damaged to such an extent that it no longer makes economic sense to repair.

2. COVERAGE

Whereas the insured by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to SBI GENERAL INSURANCE COMPANY LIMITED (hereinafter called "the Company") for the insurance hereinafter contained and has paid the premium mentioned in the Schedule as consideration for such insurance in respect of accidental loss or damage occurring during the period of insurance.

NOW THIS POLICY WITNESSETH:

That subject to the Terms Exceptions and Conditions contained herein or endorsed or expressed hereon;

a) SECTION I – LOSS OF OR DAMAGE TO THE VEHICLE INSURED

1. The Company will indemnify the Insured against loss or damage to the vehicle insured hereunder and / or its accessories whilst thereon
   i. by fire explosion self ignition or lightning ;
   ii. by burglary housebreaking or theft ;
   iii. by riot and strike;
   iv. by earthquake (fire and shock damage);
   v. by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;
   vi. by accidental external means;
   vii. by malicious act;
   viii. by terrorist activity;
   ix. whilst in transit by road rail inland-waterway lift elevator or air;
   x. by landslide rockslide.

   Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced:

   (1) For all rubber/ nylon / plastic parts, tyres and tubes, batteries and air bags - 50%
   (2) For fibre glass components – 30%
   (3) For all parts made of glass - Nil
   (4) Rate of depreciation for all other parts including wooden parts will be as per the following schedule.

AGE OF VEHICLE	% OF DEPRECIATION
Not exceeding 6 months	NIL
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 10 years	40%
Exceeding 10 years	50%

2. The Company shall not be liable to make any payment in respect of
   (a) consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages nor for damage caused by overloading or strain of the insured vehicle nor for loss of or damage to accessories by burglary, housebreaking or theft unless such insured vehicle is stolen at the same time.
   (b) damage to Tyres and Tubes unless the vehicle is damaged at the same time in which case the liability of the Company shall be limited to 50% of the cost of replacement.

and

(c) any accidental loss or damage suffered whilst the Insured or any person driving the vehicle with the knowledge and consent of the Insured is under the influence of intoxicating liquor or drugs.

3. In the event of the vehicle being disabled by reason of loss or damage covered under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and re-delivery to the Insured but not exceeding Rs.750/- for three wheeled vehicles, Rs.1500/- for taxis and Rs.2500/- for other commercial vehicles in respect of any one accident.
4. The Insured may authorise the repair of the vehicle necessitated by damage for which the Company may be liable under this Policy provided that:
   (a) the estimated cost of such repair including replacements, if any, does not exceed Rs. 500/-;
   (b) the Company is furnished forthwith with a detailed estimate of the cost of repairs; and
   (c) the Insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

b) SECTION II – LIABILITY TO THIRD PARTIES

1. Subject to the limits of liability as laid down in the Schedule hereto the Company will indemnify the Insured in the event of an accident caused by or arising out of the use of the vehicle against all sums which the Insured shall become legally liable to pay in respect of :-
   i) death of or bodily injury to any person caused by or arising out of the use (including the loading and/or unloading) of the vehicle.
   ii) damage to property caused by the use (including the loading and/or unloading) of the vehicle.

Provided always that:

(a) The Company shall not be liable in respect of death, injury damage caused or arising beyond the limits of any carriage way or thoroughfare in connection with the bringing of the load to the insured vehicle for loading thereon or the taking away of the load from the insured vehicle after unloading there from.

(b) Except so far as is necessary to meet the requirements of the Motor Vehicle Act the Company shall not be liable in respect of death or bodily injury to any person in the employment of the Insured arising out of and in the course of such employment.

(c) Except so far as is necessary to meet the requirements of the Motor Vehicles Act in relation to the liability under the Workmen's Compensation Act 1923 the Company shall not be liable in respect of death or bodily injury to any person (other than a passenger carried by reason of or in pursuance of a contract of employment) being carried in or upon entering or mounting or alighting from the insured vehicle at the time of occurrence of the event out of which any claim arises.

(d) The Company shall not be liable in respect of damage to property belonging to or held in trust by or in the custody of the Insured or a member of the Insured's household or being conveyed by the insured vehicle.

(e) The Company shall not be liable in respect of damage to any bridge and/or viaduct and/or to any road and/or anything beneath by vibration or by the weight of the insured vehicle and/or load carried by the insured vehicle.

(f) Except so far as is necessary to meet the requirements of the Motor Vehicles Act the Company shall not be liable in respect of death and/or bodily injury to any person(s) who is/are not employee(s) of the Insured and not being carried for hire or reward, other than owner of the goods or representative of the owner of goods being carried in or upon or entering or mounting or alighting from the insured vehicle described in the Schedule of this Policy.

2. The Company will pay all costs and expenses incurred with its written consent.
3. In terms of and subject to the limitations of the indemnity granted by this Section to the Insured, the Company will indemnify any driver who is driving the vehicle on the Insured's order or with Insured's permission provided that such driver shall as though he/she was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.
4. The Company may at its own option
   a. Arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this Policy

      and
   b. Undertake the defence of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this Policy.
5. In the event of the death of any person entitled to indemnity under this Policy the Company will in respect of the liability incurred by such person indemnify his/her personal representative in terms of and subject to the limitations of this Policy provided that such personal representative shall as though such representative was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.

c) SECTION III - TOWING DISABLED VEHICLES

The Policy shall be operative whilst the insured vehicle is being used for the purpose of towing any one disabled mechanically propelled vehicle and the indemnity provided by Section II of this Policy shall subject to its terms and limitations be extended to apply in respect of liability in connection with such towed vehicle;

Provided always that

(a) such towed vehicle is not towed for reward

(b) the Company shall not be liable by reason of this Section of this Policy in respect of damage to such towed vehicle or property being conveyed thereby.

d) SECTION IV – PERSONAL ACCIDENT COVER FOR OWNER-DRIVER

Subject otherwise to the terms exceptions conditions and limitations of this Policy, the Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the owner-driver of the vehicle in direct connection with the vehicle insured or whilst mounting into/dismounting from or traveling in the insured vehicle as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

Nature of 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%

Provided Always that:

1). Compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the Company shall not in the aggregate exceed the sum of Rs. 15 lakhs during any one period of insurance.

2). No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.

3). Such compensation shall be payable directly to the Insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the Insured.

4). This cover is subject to

(a) the owner-driver is the registered owner of the vehicle insured herein;

(b) the owner-driver is the Insured named in this Policy.

(c) the owner-driver holds an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the accident.

3. SUM INSURED – INSURED'S DECLARED VALUE (IDV)

The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this Policy which is fixed at the commencement of each Policy period for the insured vehicle.

The IDV of the vehicle (and accessories if any fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the vehicle insured at the commencement of insurance/renewal and adjusted for depreciation (as per schedule below).

The schedule of age-wise depreciation as shown below is applicable for the purpose of Total Loss/Constructive Total Loss (TL/CTL) claims only.

THE SCHEDULE OF DEPRECIATION FOR FIXING IDV OF THE VEHICLE

AGE OF THE VEHICLE	% OF DEPRECIATION FOR FIXING IDV
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the Company and the Insured.

IDV shall be treated as the 'Market Value' throughout the Policy period without any further depreciation for the purpose of Total Loss (TL) / Constructive Total Loass (CTL) claims.

The insured vehicle shall be treated as a CTL if the aggregate cost of retrieval and / or repair of the vehicle, subject to terms and conditions of the Policy, exceeds 75% of the IDV of the vehicle.

4. AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY

Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this Policy or any other person to recover an amount under or by virtue of the provisions of the Motor Vehicles Act, 1988.

But the Insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provision.

5. GENERAL EXCEPTIONS

(Applicable to all Sections of the Policy)

The Company shall not be liable under this Policy in respect of

1. Any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area;
2. Any claim arising out of any contractual liability;
3. any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is
   (a) being used otherwise than in accordance with the 'Limitations as to Use' or
   (b) being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause.
4. (a) any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss
   (b) any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.
5. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
6. Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war) civil war, mutiny rebellion, military or usurped power or by any direct or indirect consequence of any of the said occurrences and in the event of any claim hereunder the Insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.

6. DEDUCTIBLE

The Company shall not be liable for each and every claim under Section - I (loss of or damage to the vehicle insured) of this Policy in respect of the deductible stated in the Schedule.

7. CONDITIONS

This Policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear.

1. Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage in the event of any claim and thereafter the insured shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by the Insured. Notice shall also be given in writing to the Company immediately the Insured shall have knowledge of any impending prosecution, inquest or fatal inquiry in respect of any occurrence which may give rise to a claim under this Policy. In case of theft or criminal act which may be the subject of a claim under this Policy

the Insured shall give immediate notice to the police and co-operate with the Company in securing the conviction of the offender.

2. No admission offer promise payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute in the name of the Insured for its own benefit any claim for indemnity or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the Insured shall give all such information and assistance as the Company may require.
3. At any time after the happening of any event giving rise to a claim under Section II of this Policy the Company may pay to the Insured the full amount of the Company's liability under the Section and relinquish the conduct of any defence settlement or proceedings and the Company shall not be responsible for any damage alleged to have been caused to the Insured in consequence of any alleged action or omission of the Company in connection with such defence settlement or proceedings or of the Company relinquishing such conduct; nor shall the Company be liable for any costs or expenses whatsoever incurred by the Insured or any claimant or other person after the Company shall have relinquished such conduct.
4. The Company may at its own option repair reinstate or replace the vehicle or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed:
   (a) For total loss / constructive total loss of the vehicle - the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule less the value of the wreck.
   (b) For partial losses, i.e. losses other than Total Loss/Constructive Total Loss of the vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified.
5. The Insured shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the Insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at the Insured's own risk.
6. Cancellation
   - The insured can cancel the policy at any time during the term, by informing the company. The company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the retail policyholder.
   - Under no circumstances can the company cancel statutory Motor Third Party Liability insurance, or any other compulsory insurance mandated by law except in case of double insurance or total loss subject to ensuring vehicle was not kept uninsured as per Motor Vehicle act provisions.
   - The Company shall -
     a) refund proportion premium for unexpired policy period, if the term of the policy is up to one year and there is no claim(s) made during the policy period.
   - Where the ownership of the insured vehicle is transferred, the policy cannot be cancelled unless evidence that the vehicle is insured elsewhere is produced.
7. It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not, within twelve calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
8. The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.
9. If at the time of occurrence of an event that gives rise to any claim under this Policy there is in existence any other insurance covering the same liability, the Company shall not be liable to pay or contribute more than its ratable proportion of any compensation, cost or expense.
10. In the event of the death of the sole Insured, this Policy will not immediately lapse but will remain valid for a period of three months from the date of the death of Insured or until the expiry of this Policy (whichever is earlier). During the said period, legal heir(s) of the insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the Motor Vehicle.

    Where such legal heir(s) desire(s) to apply for transfer of this Policy or obtain a new policy for the vehicle such heir(s) should make an application to the Company accordingly within the aforesaid period. All such applications should be accompanied by:-
    a) Death Certificate in respect of the Insured
    b) Proof of title to the vehicle
    c) Original Policy

RULES APPLICABLE TO TANKERS CARRYING HAZARDOUS CHEMICALS

Rule 129 – A - Spark arrester six month from the date of commencement of Central Motor Vehicles (Amendment) Rules 1993, every goods carriage carrying goods of dangerous or hazardous nature to human life, shall be fitted with a spark arrester.

Rule 131 - Responsibility of the consignor for safe transport of dangerous or hazardous goods.

(1) It shall be responsibility of the consignor intending to transport any dangerous or hazardous goods listed in Table II, to ensure the following, namely :-
   (a) the goods carriage has a valid registration to carry the said goods;
   (b) the vehicle is equipped with necessary first-aid, safety equipment and antidotes as may be necessary to contain any accident;
   (c) that transporter or the owner of the goods carriage has full and adequate information about the dangerous or hazardous goods being transported; and
   (d) that the driver of the goods carriage is trained in handling the dangers posed during transport of such goods.

(2) Every consignor shall supply to the owner of the goods carriage, full and adequate information about the dangerous or hazardous goods being transported as to enable owner and its driver to
   (a) Comply with the requirements of rules 129 to 137 (both inclusive) of these rules and
   (b) be aware of the risks created by such goods to health or safety or any person;

(3) It shall be the duty of the consignor to ensure that the information is accurate and sufficient for the purpose of complying with the provisions of rules 129 to 137 (both inclusive) of these rules.

Rule 132 - Responsibility of the Transporter or owner of goods carriage.

(1) It shall be the responsibility of the owner of the goods carriage transporting any dangerous or hazardous goods to ensure the following, namely:-

(a) that the goods carriage has a valid registration to carry the said goods and the said carriage is safe for the transport of the said goods

and

(b) the vehicle is equipped with necessary first-aid, safety equipment, tool box and antidotes as may be necessary to contain any accident.

(2) Every owner of a goods carriage shall, before undertaking the transportation of dangerous or hazardous goods in his goods carriage, satisfy himself that the information given by the consignor is full and accurate in all respects and correspond to the classification of such goods specified in rule 137.

(3) The owner of goods carriage shall ensure that the driver of such carriage is given all the relevant information in writing as given in goods entrusted to him for transport and satisfy himself that such driver has sufficient understanding of the nature of such goods and the nature of the risks involved in the transport of such goods and is capable of taking appropriate action in case of an emergency.

(4) The owner of the goods carriage dangerous or hazardous goods and the consignor of such goods shall lay down the route for each trip which the driver shall be bound to take unless directed or permitted otherwise by the Police Authorities. They shall also fix a time table for each trip to the destination and back with reference to the route so laid down.

(5) It shall be the duty of the owner to ensure that the driver of the goods carriage carrying dangerous or hazardous goods holds a driving license as per provisions of rule 9 of these rules.

(6) Notwithstanding anything contained in rules 131 and 132, it shall be sufficient compliance of the provisions of these rules if the consignor transporting dangerous or hazardous goods and the owner of the goods carriage or the transporter abide by these conditions within six month after the date of coming into force of the Central Motor Vehicles (Amendment) Rules, 1993.

Rule 133 - Responsibility of the driver

(1) The driver of a goods carriage transporting dangerous or hazardous goods shall ensure that the information given to him in writing under sub-rule(3) of rule 132 is kept in the driver's cabin and is available at all times while the dangerous or hazardous goods to which it relates, are being transported.

(2) Every driver of a goods carriage transporting any dangerous or hazardous goods shall observe at all times all the directions necessary for preventing fire, explosion or escape of dangerous or hazardous goods carried by him

while the goods carriage is in motion and when it is not being driven he shall ensure that the goods carriage is parked in a place which is safe from fire, explosion and any other risk, and at all times the vehicle remains under the control and supervision of the driver or some other competent person above the age of 18 years.

Sub-rule(1) of rule 9 of the principal rules :

(1) One year from the date of commencement of Central Motor Vehicles (Amendment) Rules, 1993 any person driving a goods carriage carrying goods of dangerous or hazardous nature to human life shall, in addition to being the holder of a driving license to drive a transport vehicle also have the ability to read and write at least one Indian Language out of those specified in the VII schedule of the Constitution and English and also possess a certificate of having successfully passed a course consisting of following syllabus and periodicity connected with the transport of such goods.

Period of training	3 days
Place of training Syllabus	At any institute recognized by the State Government

A) Defensive driving

Questionnaire	Duration of training for A& B – 1st and 2nd day
Cause of accidents	
Accidents statistics	
Driver's personal fitness	
Car condition	
Breaking distance	
Highway driving	
Road/Pedestrian crossing	
Railway crossing	
Adapting to weather	
Head on collision	
Rear end collision	
Night driving	
Films and discussion	

B) Advanced driving skills and training

(i) Discussion	
Before starting	-check list
	-outside/below/near vehicle
	-product side
	-inside vehicle
During driving	-correct speed/gear
	-signaling
	-lane control
	-overtaking/giving side
	-speed limit/safe distance
	-driving on slopes
Before Stopping	-safe stopping place,
	-signaling, road width,
	-condition.
After stopping	-preventing vehicle movement
	-wheel locks
	-Vehicle attendance Night driving
ii) Field test/training	-1 driver at a time

C) Product safety

UN panel	-UN classification Duration of training
	-Hazchem code for C)-3rd day
	-Toxicity, Flammability, other definitions.
Product Information	-TREMCARDS
	-CISMSDS
	-importance of temperature pressure, level.
	-Explosive limits
	-Knowledge about equipment
Emergency procedure	-Communication
	-Spillage handling
	-Use of FEE
	-Fire fighting
	-First aid
	-Toxic release control
	-protection of wells, rivers,lakes, etc.
	-Use of protective equipment
	-knowledge about valves etc.

8. ENDORSEMENTS

(Attached to and forming part of Policy)

IMT.1. EXTENSION OF GEOGRAPHICAL AREA

In consideration of the payment of an additional premium of Rs....it is hereby understood and agreed that notwithstanding anything contained in this Policy to the contrary the Geographical Area in this Policy shall from the . ./. ./. . . to the . ./. ./. . . .(both days inclusive) be deemed to include *

It is further specifically understood and agreed that such geographical extension excludes cover for damage to the vehicle insured / injury to its occupants / third party liability in respect of the vehicle insured during sea voyage / air passage for the purpose of ferrying the vehicle insured to the extended geographical area.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

*Insert Nepal, Sri Lanka, Maldives, Bhutan, Pakistan, Bangladesh as the case may be

IMT.3. TRANSFER OF INTEREST

It is hereby understood and agreed that as from .../.../..... the interest in the Policy is transferred to and vested in ..... of ..... carrying on or engaged in the business or profession of ..... who shall be deemed to be the Insured and whose proposal and declaration dated .. /.../.... shall be deemed to be incorporated in and to be the basis of this contract.

Provided always that for the purpose of the No Claim Bonus, no period during which the interest in this Policy has been vested in any previous insured shall accrue to the benefit

of .....

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

IMT.4. CHANGE OF VEHICLE

It is hereby understood and agreed that as from .../...../ ..... the vehicle bearing Registration Number ..... is deemed to be deleted from the Schedule of the Policy and the vehicle with details specified hereunder is deemed to be included therein-

Regd. No.	Engine/ Chassis No.	Make	Type of Body	C.C.	Year of Manufacture	Seating Capacity including Driver	IDV Rs

In consequence of this change, an extra / refund premium of Rs..... is charged/ allowed to the Insured.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

IMT.5. HIRE PURCHASE AGREEMENT

It is hereby understood and agreed that .....(hereinafter referred to as the Owners) are the Owners of the vehicle insured and that the vehicle insured is subject of an Hire Purchase Agreement made between the Owners on the one part and the Insured on the other part and it is further understood and agreed that the Owners are interested in any monies which but for this Endorsement would be payable to the Insured under this Policy in respect of such loss or damage to the vehicle insured as cannot be made good by repair and / or replacement of parts and such monies shall be paid to the Owners as long as they are the Owners of the vehicle insured and their receipt shall be a full and final discharge to the Company in respect of such loss or damage.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this Policy, the Insured named in the Policy will continue to be deemed as the owner-driver subject to compliance of provisions of the Policy relating to this cover.

Save as by this Endorsement expressly agreed nothing herein shall modify or affect the rights and liabilities of the Insured or the Company respectively under or in connection with this Policy.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

IMT.6. LEASE AGREEMENT

It is hereby understood and agreed that ..... (hereinafter referred to as the Lessors) are the Owners of the vehicle Insured and that the vehicle insured is the subject of a Lease Agreement made between the Lessor on the one part and the insured on the other part and it is further understood and agreed that the Lessors are interested in any monies which but for this Endorsement would be payable to the Insured under this Policy in respect of such loss or damage to the vehicle insured as cannot be made good by repair and / or replacement of parts and such monies shall be paid to the Lessors as long as they are the Owners of the vehicle insured and their receipt shall be a full and final discharge to the Company in respect of such loss or damage. It is also understood and agreed that notwithstanding any provision in the Leasing Agreement to the contrary, this Policy is issued to the Insured namely .....as the principal party and not as agent or trustee and nothing herein contained shall be construed as constituting the Insured an agent or trustee for the Lessors or as an assignment (whether legal or equitable) by the Insured to the Lessors, of his rights benefits and claims under this Policy and further nothing herein shall be construed as creating or vesting any right in the Owner/Lessor to sue the Company in any capacity whatsoever for any alleged breach of its obligations hereunder.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this Policy, the Insured named in the Policy will continue to be deemed as the owner-driver subject to compliance of provisions of the Policy relating to this cover.

Save as by this Endorsement expressly agreed nothing herein shall modify or affect the rights and liabilities of the Insured or the Company respectively under or in connection with this Policy.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

IMT.7. VEHICLES SUBJECT TO HYPOTHECATION AGREEMENT

It is hereby declared and agreed that the vehicle insured is pledged to / hypothecated with .....(hereinafter referred to as the "Pledgee") and it is further understood and agreed that the "Pledgee" is interested in any monies which but for this Endorsement would be payable to the Insured under this Policy in respect of such loss or damage to the vehicle insured as cannot be made good by repair and / or replacement of parts and such monies shall be paid to the Pledgee as long as they are the Pledgee of the vehicle insured and their receipt shall be a full and final discharge to the Company in respect of such loss or damage.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this Policy, the Insured named in the Policy will continue to be deemed as the owner-driver subject to compliance of provisions of the policy relating to this cover.

Save as by this Endorsement expressly agreed that nothing herein shall modify or affect the rights or liabilities of the Insured or the Company respectively under or in connection with this Policy or any term, provision or condition thereof.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

IMT.10. INSTALLATION OF ANTI-THEFT DEVICE

In consideration of certification by .....* that an Anti-Theft device approved by Automobile Research Association of India (ARAI), Pune has been installed in the vehicle Insured herein a premium discount of Rs.....** is hereby allowed to the Insured.

It is hereby understood and agreed that the Insured shall ensure at all

times that this Anti-theft device installed in the vehicle insured is maintained in efficient condition till the expiry of this Policy.

Subject otherwise to the terms, exceptions, conditions and limitations of the Policy

*The name of the certifying Automobile Association is to be inserted.

**Premium discount calculated is to be inserted. For mid-term certification of installation of Anti Theft device pro-rata proportion of discount for the unexpired period is to be inserted.

IMT.11.A. VEHICLES LAID UP

(Lay up period declared)

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed that from .../ .../..... to.../ ..../..... the vehicle insured is laid up in garage and not in use and during this period all liability of the Company under this Policy in respect of the vehicle insured is suspended SAVE ONLY IN RESPECT OF LOSS OR DAMAGE TO THE SAID VEHICLE CAUSED BY FIRE EXPLOSION SELF-IGNITION OR LIGHTNING OR BURGLARY, HOUSEBREAKING, THEFT OR RIOT STRIKE MALICIOUS DAMAGE TERRORISM OR STORM TEMPEST FLOOD INUNDATION OR EARTHQUAKE PERILS, in consideration whereof

a) # the Company will deduct from the next renewal premium the sum of Rs.....* and the No Claim Bonus (if any) shall be calculated on the next renewal premium after deduction of such sum.

b) # the period of insurance by this Policy is extended to ...../...../..... in view of the payment of an additional premium of Rs .....**

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

NB.1. # To delete (a) or (b) as per option exercised by the Insured.

NB.2. * The proportionate full Policy premium for the period of lay up less the proportionate premium for the Fire and /or Theft risks for the lay up periods is to be inserted.

NB.3 ** The proportionate premium required for Fire and / or Theft cover for the vehicle for the laid – up period is to be inserted .

NB.4. In case of Liability Only Policies the words in CAPITALS should be deleted.

NB.5. In case of policies covering Liability Only and

(a) Fire risks, the words "BURGLARY HOUSEBREAKING OR THEFT" are to be deleted;

(b) Theft risks, the words' "FIRE EXPLOSION SELF IGNITION OR LIGHTNING " are to be deleted.

(c) Fire and Theft risks no part of the words in capitals are to be deleted.

IMT.11.B. VEHICLES LAID UP

(Lay up perid note declared)

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed that as from ..... / ..... /..... the vehicle no. ..... insured hereunder is laid up in garage and not in use and liability of the Company under this Policy in respect of the said vehicle is suspended SAVE ONLY IN RESPECT OF LOSS OR DAMAGE TO THE SAID VEHICLE CAUSED BY FIRE EXPLOSION SELF-IGNITION OR LIGHTNING OR BURGLARY, HOUSEBREAKING, THEFT OR RIOT STRIKE MALICIOUS DAMAGE TERRORISM OR STORM TEMPEST FLOOD INUNDATION OR EARTHQUAKE PERILS.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

NB.1. In case of Liability Only Policies the words in CAPITALS should be deleted.

NB.2. In case of policies covering Liability Only and

(a) Fire risks, the words " BURGLARY HOUSEBREAKING OR THEFT" are to be deleted;

(b) Theft risks, the words' "FIRE EXPLOSION SELF IGNITION OR LIGHTNING" are to be deleted.

(c) Fire and Theft risks no part of the words in capitals are to be deleted.

IMT.11.C. TERMINATION OF THE UNDECLARED PERIOD OF VEHICLE LAID UP

It is hereby understood and agreed that the insurance by this Policy in respect of vehicle no. ..... insured hereunder is reinstated in full from ...../...../..... and the Endorsement IMT 11(B) attaching to this Policy shall be deemed to be cancelled. It is further agreed that in consideration of the period during which the vehicle no. ..... has been out of use

a) # The Company will deduct from the next renewal premium the sum of Rs.....* and the No Claim Bonus (if any) shall be calculated on the next renewal premium after deduction of such sum.

b) # the period of insurance by this Policy is extended to ...../...../..... in view of the payment of an additional premium of Rs .....**

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

NB.1. # To delete (a) or (b) as per option exercised by the insured.

NB.2. * The proportionate full Policy premium for the period of lay up less the proportionate premium for the Fire and /or Theft risks for the lay up periods is to be inserted.

NB.3 ** The proportionate premium required for Fire and / or Theft cover for the vehicle for the laid – up period is to be inserted.

IMT.12. DISCOUNT FOR SPECIALY DESIGNED/MODIFIED VEHICLES FOR THE BLIND, HANDICAPPED AND MENTALLY CHALLENGED PERSONS

Notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the vehicle insured being specially designed /modified for use of blind, handicapped and mentally challenged persons and suitable endorsement to this effect having been incorporated in the Registration Book by the Registering Authority, a discount of 50% on the Own Damage premium for the vehicle insured is hereby allowed to the Insured.

Subject otherwise to the terms exceptions conditions and limitations of the Policy.

IMT.13. USE OF VEHICLE WITHIN INSURED'S OWN PREMISES

It is hereby understood and agreed that the insurer shall not be liable in respect of the vehicle insured while the vehicle is being used elsewhere than in the Insured's premises except where the vehicle is specifically required for a mission to fight a fire.

For the purposes of this endorsement 'Use confined to own premises' shall mean use only on Insured's premises to which public have no general right of access.

IMT.17. PERSONAL ACCIDENT COVER TO PAID DRIVERS, CLEANERS AND CONDUCTORS

In consideration of the payment of an additional premium, it is hereby understood and agreed that the Company undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the paid driver/cleaner/conductor in the employ of the Insured in direct connection with the vehicle insured whilst mounting into dismounting from or traveling in the insured vehicle and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such injury result in :-

Nature of 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%

Provided always that:

(1) compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the Company shall not in the aggregate exceed the sum of Rs.....* during any one period of insurance in respect of any such person.

(2) no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.

(3) such compensation shall be payable only with the approval of the Insured named in the Policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

*The Capital Sum Insured (CSI) per person is to be inserted.

IMT.19. COVER FOR VEHICLES IMPORTED WITHOUT CUSTOMS DUTY

Notwithstanding anything to the contrary contained in this Policy it is hereby understood and agreed that in the event of loss or damage to the vehicle insured and/or its accessories necessitating the supply of a part not obtainable from stocks held in the country in which the vehicle insured is held for repair or in the event of the Company exercising the option under ....., * to pay in cash the amount of the loss or damage the liability of the Company in respect of any such part shall be limited to :-

(a) (i) the price quoted in the latest catalogue or the price list issued by the Manufacturer or his Agent for the country in which the vehicle insured is held for repair less depreciation applicable;

OR

(ii) if no such catalogue or price list exists the price list obtaining at the Manufacturer's Works plus the reasonable cost of transport otherwise than by air to the country in which the vehicle insured is held for repair and the amount of the relative import duty less depreciation applicable under the Policy; and

(b) the reasonable cost of fitting such parts.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

IMT.20. REDUCTION IN THE LIMIT OF LIABILITY FOR PROPERTY DAMAGE

It is hereby understood and agreed that notwithstanding anything to the contrary contained in the Policy the Company liability is limited to Rs. 6000/- (Rupees six thousand only) for damage to property other than the property belonging to the Insured or held in trust or in custody or control of the Insured

In consideration of this reduction in the limit of liability a reduction in premium of Rs.....* is hereby made to the Insured .

Subject otherwise to the terms conditions limitations and exceptions of the Policy.

**To insert Rs.100

IMT.21. SPECIAL EXCLUSIONS AND COMPULSORY DEDUCTIBLE

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed that

(a) **Special Exclusions:** Except in the case of Total Loss of the vehicle insured, the Company shall not be liable under Section I of the Policy for loss of or damage to lamps tyres tubes mudguards bonnet side parts bumpers and paint work.

(b) **Compulsory Deductible:** In addition to any amount which the Insured may be required to bear under para (a) above the Insured shall also bear under Section I of the Policy in respect of each and every event (including event giving rise to total loss/constructive total loss) the first Rs.....* of any expenditure(or any less expenditure which may be incurred) for which provision is made under this Policy and/or of any expenditure by the Company in the exercise of its discretion under Condition No.4 of this Policy.

If the expenditure incurred by the Company shall include any amount for which the Insured is responsible hereunder such amount shall be repaid by the Insured to the Company forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this Policy.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

*to insert amount as appropriate to the class of vehicle insured as per GR.40 of the tariff.

IMT.22. COMPULSORY DEDUCTIBLE

Notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the Insured shall bear under Section 1 of the Policy in respect of each and every event (including event giving rise to a total loss/constructive total loss) the first Rs....*(or any less expenditure which may be incurred) of any expenditure for which provision has been made under this policy and/or of any expenditure by the Company in the exercise of his discretion under Condition no ...** of this Policy .

If the expenditure incurred by the Company shall include any amount for which the Insured is responsible hereunder such amount shall be repaid by the Insured to the Company forthwith.

For the purpose of this Endorsement the expression "event" shall mean an event or series of events arising out of one cause in connection with the vehicle insured in respect of which indemnity is provided under this Policy.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

*(i) to insert amount as appropriate to the class of vehicle insured

(ii).

IMT.23. COVER FOR LAMPS TYRES / TUBES MUDGUARDS BONNET / SIDE PARTS BUMPERS HEADLIGHTS AND PAINTWORK OF DAMAGED PORTION ONLY

In consideration of payment of an additional premium of Rs.....*, notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that subject to conditions (a) (b) and (c) hereunder loss of or damage (excluding theft under any circumstances) to lamps tyres/tubes mudguards bonnet/side parts bumpers headlights and paintwork of damaged portion only is covered provided the vehicle is also damaged at the same time.

Subject to:

(a) Depreciation as per schedule provided in Section 1 of the Policy. It is further understood and agreed that in respect of paint work for the damaged portion only (as referred to above) shall also be as per schedule provided in Section 1 of the Policy.

(b) In addition to any amount which the Insured may be required to

bear under para (a) above, the Insured shall also bear 50% of the assessed loss in respect of each and every claim under this Endorsement.

(c) It is also understood that no deductible other than those mentioned in (a) and (b) above shall be applicable in respect of a claim which become payable under this Endorsement.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

IMT.24. ELECTRICAL / ELECTRONIC FITTINGS

(Items fitted in the vehicle but not included in the manufacturer's listed selling price of the vehicle – Package Policy only)

In consideration of the payment of additional premium of Rs....., notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the Company will indemnify the Insured against loss of or damage to such electrical and/or electronic fitting(s) as specified in the Schedule whilst it/these is/are fitted in or on the vehicle insured where such loss or damage is occasioned by any of the perils mentioned in Section.1 of the Policy.

The Company shall, however, not be liable for loss of or damage to such fitting(s) caused by/as a result of mechanical or electrical breakdown.

Provided always that the liability of the Company hereunder shall not exceed the Insured's Declared Value (IDV) of the item.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

IMT.25. CNG / LPG KIT IN BI-FUEL SYSTEM

(Own Damage cover for the kit)

In consideration of the payment of premium of Rs.....* notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the Company will indemnify the Insured in terms conditions limitations and exceptions of Section 1 of the Policy against loss and/or damage to the CNG/LPG kit fitted in the vehicle insured arising from an accidental loss or damage to the vehicle insured, subject to the limit of the Insured's Declared Value of the CNG/LPG kit specified in the Schedule of the Policy.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

*To insert sum.

IMT.26. FIRE AND/OR THEFT RISKS ONLY

(Not applicable for Miscellaneous and Special Types of vehicles rateable under Class -D and Motor Trade Policies under Classes- E, F and G of the Commercial Vehicles Tariff)

Notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that Section II of the Policy is deemed to be cancelled and under Section I thereof the Company shall only be liable to indemnify the Insured against loss or damage by fire explosion self ignition lightning and/or burglary housebreaking theft and riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils whilst the vehicle is laid up in garage and not in use.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

NB. (i) In case of Fire Risk only, the words "burglary housebreaking theft" is to be deleted.

NB. (ii) In case of Theft Risk only, the words "fire explosion self ignition lightning riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils" are to be deleted.

IMT.27. LIBILITY AND FIRE AND / OR THEFT

(Not applicable for Miscellaneous and Special Types of vehicles ratable under Class –D for Commercial Vehicles)

Notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that Section I of the Policy the Company shall not be liable thereunder except in respect of loss or damage by fire explosion self ignition lightning and/or burglary housebreaking theft and riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils.

Subject otherwise to the terms conditions limitations and exceptions of the Policy.

NB. (i) In case of Liability and Fire Risks only, the words "burglary housebreaking theft" is to be deleted.

NB. (ii) In case of Liability and Theft Risks only, the words "fire explosion self ignition lightning riot strike malicious damage terrorism storm tempest flood inundation and earthquake perils" are to be deleted.

IMT.28. LEGAL LIBILITY TO PAID DRIVER AND/OR CONDUCTOR AND/OR CLEANER EMPLOYED IN CONNECTION WITH THE OPERATION OF INSURED VEHICLE

(For all Classes of vehicles)

In consideration of an additional premium of Rs. 25/- notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the Company shall indemnify the Insured against the insured's legal liability under the Workmen's Compensation Act, 1923 , the Fatal Accidents Act, 1855 or at Common Law and subsequent amendments of these Acts prior to the date of this Endorsement in respect of personal injury to any paid driver and/or conductor and/or cleaner whilst engaged in the service of the Insured in such occupation in connection with the vehicle insured herein and will in addition be responsible for all costs and expenses incurred with its written consent.

Provided always that:

(1) this Endorsement does not indemnify the Insured in respect of any liability in cases where the insured holds or subsequently effects with any insurer or group of insurers a Policy of Insurance in respect of liability as herein defined for insured's general employees;

(2) the Insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations;

(3) the insured shall keep record of the name of each paid driver conductor cleaner or persons employed in loading and/or unloading and the amount of wages and salaries and other earnings paid to such employees and shall at all times allow the Company to inspect such records on demand.

(4) in the event of the Policy being cancelled at the request of the Insured no refund of the premium paid in respect of this Endorsement will be allowed.

Subject otherwise to the terms conditions limitations and exceptions of the Policy except so far as necessary to meet the requirements of the Motor Vehicles Act, 1988.

IMT.34. USE OF COMMERCIAL TYPE VEHICLES FOR BOTH COMMERCIAL AND PRIVATE PURPOSES:

(Applicable to Commercial Vehicle Policies only)

In consideration of the payment of an additional premium of Rs.....and notwithstanding anything to the contrary contained herein it is hereby understood and agreed that

(i) The Company will indemnify the Insured against his legal liability under Common Law and Statutory Liability under the Fatal Accidents Act, 1855 in respect of death of or bodily injury to any person not being an employee of the Insured nor carried for hire or reward, whilst being carried in or upon or entering or mounting or alighting from any motor vehicle described in the Schedule to this Policy.

(ii) This Policy shall be operative whilst any vehicle described in the Schedule hereto is being used by the Insured or by any other person with the permission of the Insured for social, domestic, or pleasure purposes.

Whilst any such vehicle is being so used the Company will in terms and subject to the limitations of and for the purposes of Section II of

this Policy treat as though he were the Insured person using such vehicle provided that such person -

1) is not entitled to indemnity under any other Policy.
2) shall as though he were the insured observe, fulfill and be subject to the terms, provisions, conditions and endorsements of this Policy in so far as they apply.
3) has not been refused any Motor Vehicle Insurance or continuance thereof by any insurer.

Subject otherwise to the terms, conditions limitations and exceptions of this Policy.

NOTE: -In case of Liability only Policies delete (1) above

IMT.35. HIRED VEHICLES – DRIVEN BY HIRER*

(Applicable to four wheeled vehicles with carrying capacity not exceeding 6 passengers and Motorised Two wheelers)

It is hereby understood and agreed that notwithstanding anything to the contrary contained in this Policy unless the vehicle insured is being driven by or is for the purpose of being driven by the Insured in the charge of the within named Insured or a driver in the Insured's employment, the Policy shall only be operative whilst the vehicle insured is let on hire by the Insured to any person (hereinafter called the Hirer) who:

(i) shall have entered into a hire contract with the Insured and who prior to such hiring shall have satisfactorily completed and signed a supplementary proposal form**.

(ii) shall have satisfied the Insured –

a) that the vehicle insured will only be driven by a duly licensed driver whose license has not been endorsed;

b) that such driver has not been refused Motor Insurance nor had his/her insurance policy been cancelled nor had special conditions imposed nor had increased premium demanded from him/her by reason of claims experience.

(1) for any loss, damage or liability due to or arising from theft or conversion by the Hirer unless covered by payment of additional premium @ 1.50% on IDV. (Endt. IMT 43 is to be used.)

(2) To pay the first Rs..... of each and every claim in respect of which indemnity would but for this endorsement have been provided by Section I of this Policy.

If the expenditure incurred by the Company shall include the amount for which the Insured is responsible hereunder, such amount shall be repaid by the Insured to the Company forthwith.

For the purpose of this Endorsement the expression "Claim" shall mean a claim or series of claims arising out of one cause in respect of the vehicle.

(3) If the vehicle is used by the Hirer for carriage of passengers for hire or reward.

* For the purposes of this Endorsement the Company will in terms of and subject to the provisions contained in item I of Section II of this Policy, treat the Hirer as a person who is driving the Two wheeler.

Further it is agreed that the Insured shall forward to the Company the supplementary proposal referred to above, completed by the Hirer immediately after receipt thereof which proposal as well as that referred to in this Policy shall be the basis of the contract expressed in this endorsement so far as it relates to the indemnity which is operative whilst the vehicle is let on hire to such Hirer.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

NOTE: For Liability only policies delete the whole of items (1) and (2) and the paragraph in bold marked with an*.

**Insurer to devise a suitable supplementary proposal form.

IMT.36. INDEMNITY TO HIRER - PACKAGE POLICY - NEGLIGENCE OF THE INSURED OR HIRER:

It is hereby declared and agreed that the Company will indemnify any hirer of the vehicle insured against loss, damage and liability as defined in this Policy arising in connection with the vehicle insured by reason of the negligence of the within named Insured or of any employee of such Insured while the vehicle insured is let on hire.

Provided that any such hirer shall as though he/she were the Insured observe fulfill and be subject to the terms, exceptions, conditions and limitations of this Policy in so far as they apply.

IMT.37. LEGAL LIABILITY TO NON-FARE PAYING PASSENGERS OTHER THAN STATUTORY LIABILITY EXCEPT THE FATAL ACCIDENTS ACT, 1855:

(Commercial Vehicles Only)

In consideration of the payment of an additional premium of Rs..... and notwithstanding anything to the contrary contained in Section II-1 (b) and (c) it is hereby understood and agreed that the Company will Indemnify the Insured against his legal liability other than liability under the Statute (except the Fatal Accidents Act 1855) in respect of death of or bodily injury to:

i) Any employee of the within named Insured who is not a workman within the meaning of the Workmen's Compensation Act Prior to date of this endorsement and not being carried for hire or reward.

ii) Any other person not being carried for hire or reward provided that the person is

a) charterer or representative of the charterer of the truck

b) Any other person directly connected with the journey in one form or other being carried in or upon or entering or mounting or alighting from any Motor Vehicle described in the SCHEDULE OF THE POLICY.

Subject otherwise to the terms exceptions conditions and limitation of this Policy.

IMT.37A. LEGAL LIABILITY TO NON FARE PAYING PASSENGERS WHO ARE NOT EMPLOYEES OF THE INSURED:

(Commercial Vehicles Only)

In consideration of the paying of an additional premium of Rs.... and notwithstanding anything to the contrary contained in Section II-1 (c) it is hereby understood and agreed that the Company will indemnify the Insured against his legal liability other than liability under statute (except Fatal Accidents Act 1855) in respect of death or bodily injury to any person not being an employee of the Insured and not carried for hire or reward provided that the person is

a) charterer or representative of the charterer of the truck.

b) Any other person directly connected with the journey in one form or the other being carried in or upon or entering or mounting or alighting from vehicle insured described in the Schedule of this Policy.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

IMT.38. LEGAL LIABILITY TO FARE PAYING PASSENGERS EXCLUDING LIABILITY FOR ACCIDENTS TO EMPLOYEES OF THE INSURED ARISING OUT OF AND IN THE COURSE OF THEIR EMPLOYMENT

(Commercial and Motor Trade Vehicles Only):

(I) For use with Package Policies: - In consideration of an additional premium of Rs..... and notwithstanding anything to the contrary contained in Section II –1 (c) but subject otherwise to the terms, exceptions, conditions and limitations of this Policy, the Company will indemnify the Insured against liability at Law for compensation (including Law costs of any claimant) for death of or bodily injury to any person other than a person excluded under Section II-1 (B) being carried in or upon or entering or mounting or alighting from the Motor Vehicle.

Provided always that in the event of an accident occurring whilst the Motor Vehicle is carrying more than the number of persons mentioned in the Schedule hereto as being the licensed carrying capacity of that vehicle in addition to the conductor if any then the Insured shall repay to the Company rate able proportion of the total amount which would be payable by the Company by reason of this Endorsement if not more than the said number of persons were carried in the Motor Vehicle.

Provided further that in computing the number of persons for the purpose of this endorsement any three children not exceeding 15 years of age will be reckoned as two persons and any child in arms not exceeding 3 years of age will be disregarded.

Provided also that the provisions of condition 3 of the Policy are also applicable to a claim or series of claims under this Endorsement.

Provided further that in the event of Policy being cancelled at the request of the Insured no refund of premium paid in respect of this Endorsement will be allowed.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

(II) For use with Liability only Policy: In consideration of an additional premium of Rs..... and subject otherwise to the terms, exceptions, conditions and limitations of this Policy, the Company will indemnify the Insured against liability at Law for compensation (including Law Costs of any claimant) for death of or bodily injury to any person other than a person excluded under general exception being carried in or upon or entering or mounting or alighting from the Motor Vehicle.

Provided always that in the event of an accident occurring whilst the Motor Vehicle is carrying more than the number of persons mentioned in the Schedule hereto as being the licensed carrying capacity of that vehicle in addition to the conductor if any then the Insured shall repay to the Company rateable proportion of the total amount which would be payable by the Company by reason of this Endorsement if not more than the said number of persons were carried in the Motor Vehicle.

Provided further that in computing the number of persons for the purpose of this Endorsement any 3 children not exceeding 15 years of age will be reckoned as two persons and any children in arms not exceeding 3 years of age will be disregarded.

Provided further that in the event of Policy being cancelled at the request of the Insured no refund of premium paid in respect of this Endorsement will be allowed.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

IMT.39. LEGAL LIABILITY TO PERSONS EMPLOYED IN CONNECTION WITH THE OPERATION AND/OR MAINTAINING AND/OR LOADING AND/OR UNLOADING OF MOTOR VEHICLES.

(For goods Vehicles)

In consideration of the payment of an additional premium of *..... it is hereby understood and agreed that notwithstanding anything contained herein to the contrary the Company shall indemnify the Insured against his legal liability under the Workmen's Compensation Act, 1923 and subsequent amendments of that Act prior to the date of this Endorsement, the Fatal Accidents Act, 1855 or at Common Law in respect of personal injury to any paid driver (or cleaner or conductor or person employed in loading/or unloading but in any case not exceeding seven in number including driver and cleaner) whilst engaged in the service of the Insured in such occupation in connection with the .... and not exceeding seven in number and will in addition be responsible for all costs and expenses incurred with its written consent.

Provided always that:

(1) this Endorsement does not indemnify the Insured in respect of any liability in cases where the Insured holds or subsequently effects with any insurer or Group of Underwriters a Policy of Insurance in respect of liability as herein defined for his general employees.

(2) the Insured shall take reasonable precautions to prevent accidents and shall Comply with all statutory obligations.

(3) the Insured shall keep a record of the name of each driver cleaner conductor or person employed in loading and/or unloading and the amount of wages salary and other earnings paid to such employees and shall at times allow the Company to inspect such record.

(4) in the event of the Policy being cancelled at the request of the Insured no refund of the premium paid in respect of this Endorsement will be allowed.

The premium to be calculated at the rate of Rs25/- per driver and/or cleaner or conductor and/or person employed in loading and/or unloading but not exceeding the number permitted by the Motor Vehicles Act 1988 including driver and cleaner.

Subject otherwise to the terms exceptions conditions and limitations of this Policy except so far as necessary to meet the requirements of the Motor Vehicles Act, 1988.

IMT.40. LEGAL LIABILITY TO PAID DRIVER AND/OR CONDUCTOR AND/OR CLEANER EMPLOYED IN CONNECTION WITH THE OPERATION OF MOTOR VEHICLE:

(For buses, taxis and motorized three/four wheelers under commercial vehicles tariff)

In consideration of the payment of an additional premium it is hereby understood and agreed that notwithstanding anything contained herein to the contrary the Company shall indemnify Insured against his legal liability under the Workmen's Compensation Act, 1923 and subsequent amendments of that Act prior to the date of this endorsement, the Fatal Accidents Act, 1855 or at Common Law in respect of personal injury to any paid driver and/or conductor and/or cleaner whilst engaged in the service of the Insured in such occupation in connection with the vehicle insured and will in addition be responsible for all costs and expenses incurred with its written consent.

The premium to be calculated and paid while taking insurance of the vehicle concurred at the rate of Rs. 25/- per driver and/or conductor and/or cleaner.

Provided always that:-

(1) this Endorsement does not indemnify the Insured in respect of any liability in cases where the Insured holds or subsequently effects with any insurer or Group of Underwriters a Policy of Insurance in respect of liability as herein defined for his general employees.

(2) the Insured shall take reasonable precautions to prevent accidents and shall comply with all statutory obligations.

(3) the Insured shall keep a record of the name of each driver cleaner conductor or person employed in loading and/or unloading and the amount of wages salary and other earnings paid to such employees and shall at all times allow the Company to inspect such record.

(4) in the event of the Policy being cancelled at the request of the Insured no refund of the premium paid in respect of this Endorsement will be allowed.

Subject otherwise to the terms exceptions conditions and limitations of this Policy except so far as necessary to meet the requirements of the Motor Vehicles Act, 1988.

IMT.43. THEFT AND CONVERSION RISK: Passenger carrying vehicles carrying capacity not exceeding 6 passengers

Notwithstanding anything to the contrary contained herein it is hereby understood and agreed in this Policy in consideration of the payment of additional premium @ 1.50% of IDV, Clause ii (b) (1) of Endorsement IMT- 35 is hereby deemed to be deleted.

It is further understood and agreed that the indemnity in respect of

Theft and/or Conversion by the hirer is applicable only in case of theft and/or Conversion of the entire vehicle.

It is further understood and agreed that No Claim Bonus will not be applicable to the additional premium charged hereunder.

IMT.44. INDEMNITY TO HIRER - PACKAGE POLICY - NEGLIGENCE OF THE OWNER OR HIRER:

It is hereby declared and agreed that in consideration of payment of an additional premium of Rs..... the Company will indemnify any hirer of the Vehicle insured against loss, damage and liability as defined in this Policy arising in connection with the vehicle insured while let on hire.

Provided that any such hirer shall as though he/she were the Insured observe fulfill and be subject to the terms, exceptions, conditions and limitations of this Policy in so far as they apply.

IMT.45. INDEMNITY TO HIRER - LIABILITY ONLY POLICY -NEGLIGENCE OF THE OWNER OR HIRER:

Negligence of the Hirer

It is hereby declared and agreed that in consideration of payment of an additional premium of Rs.....the Company will indemnify any hirer of the Motor Vehicle against liability as defined in this Policy arising in connection with the Motor Vehicle while let on hire.

Provided that any such hirer shall as though he were the Insured observe fulfill and be subject to the terms, exceptions, conditions and limitations of this Policy in so far as they apply.

IMT.46. LEGAL LIABILITY TO PASSENGERS EXCLUDING LIABILITY FOR ACCIDENTS TO EMPLOYEES OF THE INSURED ARISING OUT OF AND IN COURSE OF THEIR EMPLOYMENT:

(Applicable to Ambulance/Hearses under class D of Commercial vehicles and to Motor Trade vehicles)

In consideration of an additional premium of Rs..... and notwithstanding anything to the contrary contained in Section II-I(c) but subject otherwise to the terms exceptions conditions and limitations of this Policy the Company will indemnify the Insured against liability at Law for compensation (including legal costs of any claimant) for death of or bodily injury to any person other than a person excluded under Section II –I (B) being carried in or upon or entering or mounting or alighting from the vehicle insured.

Provided always that in the event of an accident occurring whilst the vehicle insured is carrying more than the number of persons mentioned in the Schedule hereto as being the licensed carrying capacity of that vehicle in addition to the conductor if any then the Insured shall repay to the Company ratable proportion of the total amount which would be payable by the Company by reason of this Endorsement if not more than the said number of persons were carried in the vehicle insured.

Provided further that in computing the number of persons for the purpose of this Endorsement any three children not exceeding 15 years of age will be reckoned as two persons and any child in arms not exceeding 3 years of age will be disregarded.

Provided also that the provisions of condition 3 of the Policy are also applicable to a claim or series of claims under this Endorsement.

Provided further that in the event of Policy being cancelled at the request of the Insured no refund of premium paid in respect of this Endorsement will be allowed. Subject otherwise to the terms exceptions conditions and limitations of this Policy.

(For use with "Liability Only" Policy)

In consideration of an additional premium of Rs..... and subject otherwise to the terms exceptions conditions and limitations of this Policy the Company will indemnify the Insured against liability at law for compensation (including legal costs of any claimant) for death of or bodily injury to any person other than a person excluded under general exception being carried in or upon or entering or mounting or alighting from the vehicle insured.

Provided always that in the event of an accident occurring whilst the vehicle insured is carrying more than the number of persons mentioned in the Schedule hereto as being the licensed carrying capacity of that vehicle in addition to the conductor if any then the Insured shall repay to the Company ratable proportion of the total amount which would be payable by the Company by reason of this Endorsement if not more than the said number of persons were carried in the vehicle insured.

Provided further that in computing the number of persons for the purpose of this Endorsement any 3 children not exceeding 15 years of age will be reckoned as two persons and any children in arms not exceeding 3 years of age will be disregarded.

Provided further that in the event of Policy being cancelled at the request of the Insured no refund of premium paid in respect of this Endorsement will be allowed.

Subject otherwise to the terms exceptions conditions and limitations of this policy.

IMT.47. MOBILE CRANES/DRILLING RIGS/ MOBILE PLANTS/EXCAVATORS/ NAVVIES/ SHOVELS/ GRABS/RIPPERS:

It is hereby declared and agreed notwithstanding anything to the contrary contained in this Policy that in respect of the vehicle insured * the Company shall be under no liability-

a) Under Section I of this Policy in respect of loss or damage resulting from overturning arising out of the operation as a tool of such vehicle or of plant forming part of such vehicle or attached thereto except for loss or damage arising directly from fire, explosion , self ignition or lightning or burglary housebreaking or theft.

b) Under Section II except so far as is necessary to meet the requirements of the Motor Vehicles Act, 1988, in respect of liability incurred by the Insured arising out of the operation as a tool of such vehicle or of plant forming part of such vehicle or attached thereto.

N. B. : Omit paragraph (a) for :-

(i) Liability only Policies.

(ii) Package Policies where an additional premium has been paid for inclusion of damage by overturning.

NOTE:

* Insert make, number or some other means of identification.

Where a premium reduction is allowed for exclusion of damage when in use as a tool of trade omit from paragraph (a) (the words "resulting from overturning" and "except for loss .... Or theft".

IMT.48. AGRICULTURAL AND FORESTRY VEHICLES AND OTHER MISCELLANEOUS VEHICLES WITH TRAILERS ATTACHED - EXTENDED COVER:

It is hereby declared and agreed that in consideration of an additional premium of Rs....., the indemnity provided by this Policy shall apply in respect of any trailer (including Agricultural Implements such as Ploughs, Harrows and the like) described in the under noted Schedule of trailers as though it were a vehicle described in the Schedule and had set against it in the Schedule the value set against it in the under noted Schedule of trailers.

Provided that the Company shall be under no liability under Section I of the Policy in respect of breakage of any part of the agricultural trailer or implements caused by ground obstructions.

Schedule of Trailers

* Description	Insured's Declared value (IDV)

*Insert make, number or some other means of identification. Threshing Machines, Drums, Bailing Machines, Trusses and Tiers must be identified as such.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

NOTE: In the case of Liability only Policies, the Endorsement must be suitably amended.

IMT.49. EXCLUSION OF LIABILITY TO THE PUBLIC WORKING RISK (EXCEPT AS REQUIRED BY THE MOTOR VEHICLE ACT, 1988):

It is hereby declared and agreed that except so far as is necessary to meet the requirements of the Motor Vehicles Act, 1988, the Company shall be under no liability under Section II of this Policy in respect of liability incurred by the Insured arising out of the operation as a tool of the Motor Vehicle or of plant forming part of the Motor Vehicle or attached thereto.

IMT.50. CINEMA FILM RECORDING AND PUBLICITY VANS:

It is hereby understood and agreed that not withstanding anything to the contrary contained in this Policy, the Company shall be under no liability in respect of loss or damage to cinematic photographic or sound equipment costumes or any other technical property fixtures and fittings on the Motor Vehicle, unless they are firmly and permanently fixed to the body of the vehicle and are not detachable from time to time.

IMT.51. MOBILE SHOPS /CANTEENS AND MOBILE SURGERIES/ DISPENSARIES:

It is hereby understood and agreed that notwithstanding anything to the contrary contained in this Policy the Company shall be under no liability in respect of

*(a) loss of or damage to..... ** on the motor vehicle.

(b) death of or bodily injury to or illness of any person caused by or through or in connection with or arising from

(i) poisoning of any kind or foreign or deleterious matter in food or drink

(ii) anything harmful in the condition of any goods supplied at or from the motor vehicle or the defective condition of the container of such goods

(iii) anything harmful in the condition of any goods supplied at or from the motor vehicle or defective in any treatment given at or from the motor vehicle

Notes:

* For Liability only Policies omit proviso (a)

**1) In the case of "Mobile Shops and Canteens" insert the words "Utensils or stock-in-trade" and omit (iii).

2) In the case of "Mobile Surgeries/Dispensaries insert the words "Surgical instruments medical appliances or supplies"

IMT.52. EXCLUSION OF DAMAGE WHILE IN USE AS A TOOL OF TRADE:

It is hereby declared and agreed that except so far as is necessary to meet the requirements of the Motor Vehicles Act, 1988 the Company shall be under no liability under Section II of this Policy in respect of liability incurred by the Insured arising out of the operation as a tool of the motor vehicle or of plant forming part of the vehicle insured or attached thereto.

IMT.53 SPECIFIED ATTACHMENTS (Special Type Vehicles):

It is hereby declared and agreed that while any attachment in the under noted "Schedule of attachments" is attached to the Motor Vehicle or is detached and out of use the indemnity provided by this Policy shall apply in respect of any such attachment as though it were the Motor Vehicle and had set against it in the Schedule the value set against it in the under noted "Schedule of Attachments

Schedule of Attachments

* Description	Insured's Declared value (IDV)

*Insert make, number or some other means of identification.

NOTE: In the case of pedestrian controlled tractors insert in "Description" in the Schedule of Attachments "any standard attachment of the ... Tractor supplied by the makers."

IMT.54. MOBILE PLANT-INCLUSION OF LIABILITY TO THE PUBLIC WORKING RISK WHERE TOOL OF TRADE IS USED ONLY FOR WORK PERFORMED IN OR UPON THE VEHICLE OR TRAILER:

It is hereby declared and agreed that except so far as is necessary to meet the requirements of the Motor Vehicles Act, 1988, the Company shall be under no liability under Section II of this Policy in respect of liability arising out of :

(a) the explosion of any vessel under pressure being part of plant attached to or forming part of the Motor Vehicle.

(b) the operation other than in or upon the Motor Vehicle forming part of or attached to

(c) the Motor Vehicle.

IMT.55. MOBILE PLANT - INCLUSION OF LIABILITY TO THE PUBLIC WORKING RISK (All Other Cases):

It is hereby understood and agreed that notwithstanding anything to the contrary contained in this Policy the Company shall be under no liability under Section II in respect of

(a) death injury or damage caused by or resulting from

(i) subsidence flooding or water pollution.

(ii) damage to pipes or cables arising out of the operation as a tool of the vehicle insured or of any plant forming part of vehicle insured or attached thereto.

(b) damage to property resulting from the manufacture construction alteration repair or treatment of such property by the Insured.

(c) death injury or damage caused by or through property on which the Insured has carried out any process of manufacture, construction alteration or repair or treatment.It is further understood and agreed that except so far as is necessary to meet the requirements of the Motor Vehicles Act 1988, the Company shall be under no liability under Section II of this Policy in respect of liability incurred by the Insured arising out of the explosion of any vessel under pressure being part of plant attached to or forming part of the vehicle insured.

9. CLAIM SETTLEMENT

The Company will settle the claim under this Policy within 7 days of receipt of the surveyor report and necessary documents ie. Driving license, FIR, fitness certificate, permit, claim form and any other related documents required for assessing the claim. In the event that the Company decides to reject a claim made under this Policy, the Company shall do so within a period of twenty-two days of the Survey Report or the additional Survey Report, as the case may be, in accordance with the provisions of Protection of Policyholders' Interest Regulations 2024.

10. GRIEVANCE REDRESSAL PROCEDURE

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

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

List of Ombudsman offices with contact details are attached as an Annexure-I. For updated status, Please refer to website www.irdai.gov.in

Annexure I

The list of Insurance Ombudsman offices along with their area of jurisdiction is attached herewith.

Names of Ombudsman and Addresses of Ombudsmen Centres

Areas of Jurisdiction	Office of the Insurance Ombudsman
Gujarat, Dadra & Nagar Haveli, Daman and Diu	Office of the Insurance Ombudsman Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad - 380 001. Tel. Nos: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in
Karnataka	Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in
Madhya Pradesh, Chhattisgarh	Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in
Odhisa	62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in
Punjab, Haryana (excluding Gurugram, Faridabad, Sonepat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh	S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in
Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).	Shri Somnath Ghosh Insurance Ombudsman Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: bimalokpal.chennai@cioins.co.in
Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonepat & Bahadurgarh.	Ms Sunita Sharma Insurance Ombudsman Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in
Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@ecoi.co.in
Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.	6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 67504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in
Rajasthan	Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email- Bimalokpal.jaipur@ecoi.co.in
Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.	Shri P.K.Vijayakumar, 2nd Floor, CC 27/2603, Pulinat Bldg., Opp. Cochin Shipyard, M.G. Road, ERNAKULAM-682 015. Tel : 0484-2358759/2359338 Fax : 0484-2359336 Email: bimalokpal.ernakulam@gbic.co.in
West Bengal, Sikkim, Andaman & Nicobar Islands.	Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in
Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi,	Shri. Atul Sahai Insurance Ombudsman Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Email: bimalokpal.lucknow@cioins.co.in

Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.	
Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane).	3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in
State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.	Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email- bimalokpal.noida@ecoi.co.in
Bihar, Jharkhand.	1st Floor,Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email- bimalokpal.patna@ecoi.co.in
Maharashtra, Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).	Shri Sunil Jain Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in
The updated details of Insurance Ombudsman are available on IRDA website: www.irdai.gov.in, on the website of General Insurance Council: www.gicouncil.in, our website www.sbigeneral.in	

Source:- CIO (cioins.co.in)

ANNEXURE II

LIST OF ADD ON COVERS (Commercial Vehicle Insurance Policy - Package (Passenger Carrying)

The covers listed below are Add On Covers and are available to the Insured on payment of additional premium, subject to below mentioned terms, conditions, and exclusions

Depreciation Reimbursement

In consideration of payment of the additional premium mentioned in the Schedule, it is hereby agreed that notwithstanding anything to the contrary contained in the Policy, We will reimburse the Insured, the amount of depreciation applicable on the parts which were allowed to be replaced for approved partial loss claims under Section I of the Policy, specified in the Policy Schedule.

Provided that

1) No reimbursement shall be granted for Total Loss / Constructive Total Loss / Theft claims under this cover.
2) This cover shall not include compulsory deductible and any voluntary deductible opted in this Policy.
3) This cover shall be limited to number of admissible partial own damage claims as specified in the Policy Schedule .
4) This cover shall include full coverage for lamps tyres/tubes, mudguards, bonnet, side parts bumpers, headlights and paintwork of damaged portion only.

Specific Exclusions

1) Where the Own Damage Claim made by You against Us under the Commercial Vehicle Insurance Policy - Package (Goods Carrying) is not payable.
2) Depreciation pertaining to any part/ sub part/ accessories not approved for replacement by Us under Commercial Vehicle Insurance Policy - Package (Goods Carrying).
3) The cost of repairs equaling or exceeding its insured value.
4) Other exclusions are applicable as per the base package policy.

Subject otherwise to the terms, exceptions, conditions and limitations of the Policy.

2. **Engine Guard**

What Is Covered

In consideration of the payment of an additional premium by the Insured as specified and shown in the Schedule and realization thereof by the Company, We will pay You repair and replacement expenses for the loss or damage caused to –

1) Internal parts of the engine.
2) Gear Box, Transmission or Differential Assembly & associated parts.

   Provided loss or damage is caused due to ingress of water in the engine or leakage of lubricating oil from engine/ respective assembly.

We will also pay for the lubricating oils / consumables used in the respective assembly i.e. material, which is used up and needs continuous replenishment such as engine oil, gear box oil etc. but excluding fuel.

What is not Covered

We shall not indemnify You under this endorsement in respect of –

1) Loss or damage covered under manufacturer warranty; recall campaign or forming part of maintenance / preventive maintenance.
2) Any aggravation of loss or damage including corrosion due to delay in intimation to Us and /

or retrieving the vehicle from water logged area.

3) Ageing, depreciation, wear and tear.

Special Condition

Claim under this endorsement will be admissible only if –

1) In case of water damage, there is an evidence of vehicle being submerged or stopped in a water logged area.

2) In case of leakage of lubricating oil, there is a visible evidence of accidental damage to engine or respective assembly.

3) Vehicle is transported/ towed to garage within 2 (Two) days of water receding from the water logged area.

4) You have taken all reasonable steps, safeguards and precautions to avoid any loss or damage and also taken steps to prevent aggravation of loss once the loss or damage to the vehicle is sustained and noticed by You.

Definitions

1) We, Us, Our, Ourselves means SBI General Insurance Company Limited

2) You, Your, Yourself- Means or refers to person or persons described in the schedule as the Insured. In case schedule refers to an entity other than individual, then representative of such entity would be deemed as You, Your, Yourself.

3. Return to Invoice

In consideration of the payment of an additional premium as specified and shown in the Schedule, it is hereby declared and agreed that in case of TOTAL LOSS, CONSTRUCTIVE TOTAL LOSS or THEFT OF THE INSURED VEHICLE the Company will pay for or replace with, a NEW vehicle of same make and model (or a similar model with similar specification available locally in India, in case the insured model is unavailable in India) which includes the Invoice value, Original custom duty paid, if any OR the custom duty applicable for the new vehicle(whichever is less), Registration charges and Road-Tax applicable for the RTO that the registered address belongs to, provided that the vehicle is not more than 2 years old from the date of manufacture.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

4. Protection of NCB

In consideration of the payment of an additional premium as specified and shown in the Schedule, the Company agrees that, in case the Insured lodges for and is allowed a claim under Section 1 of the Policy, it will not affect the NCB eligibility at the time of Renewal, provided always that a) The vehicle is Renewed with us. b) There was only one single such claim lodged in the entire Policy period. c) The insured vehicle is repaired in a Company Authorised Garage. d) The rate of NCB allowed at the time of renewal will be same that he was enjoying prior to the loss. Subject otherwise to the terms exceptions conditions and limitations of this Policy.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

5. **Enhanced Personal Accident Cover For The Insured (Owner Driver)**

In consideration of the payment of an additional premium, it is hereby agreed and understood that the Company undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the Insured (Owner Driver) in direct connection with the vehicle insured, or whilst mounting and dismounting from or traveling in the vehicle insured and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such injury result in :-

Details of 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%
v) Speech and hearing in Both ears	100%
vi) Speech OR Hearing in Both ears	50%
vii) Hearing in One ear	25%
viii) Thumb and index finger of same hand	25%
ix) Loss of Toes - All	20%
x) Great Toe	5%
xi) Other than Great Toe, if more than one toe is lost, then for each such toe	1%
xii) Loss of four fingers and thumb of one hand	40%
xiii) Loss of Four fingers except the thumb	25%
xiv) Loss of thumb	5%
xv) Loss of index finger	10%
xvi) Loss of middle finger	6%
xvii) Loss of ring finger	5%
xviii) Loss of little finger	4%

Definitions:

1) " Loss" with regard to:

a) toe, finger, thumb means actual complete severance from the foot or hand;

b) hearing means entire and irrecoverable loss of hearing.

2) Permanent Total Disablement means : the Insured Person is incapacitated due to the injury - for a period lasting 12 months and at the expiry of that period being beyond reasonable hope of improvement – to an extent that engaging in each and every occupation or employment for compensation or profit which he/she was performing just prior to the accident, and for which the Insured Person is reasonably qualified by education, training or experience, is not possible for the rest of his/her life.

If such Insured Person is either a Home-maker or Student or any Person without any known source of income, then such Permanent Total Disablement shall mean the Insured Person is incapacitated due to the injury - for a period lasting 12 months and at the expiry of that period being beyond reasonable hope of improvement – to an extent that engaging in each and every activity which he/she was performing or was capable to perform just prior to the accident, including future employment for compensation or profit for which the Insured Person is reasonably qualified by education, training or experience, is not possible for the rest of his/her life. The Home-maker shall also be incapacitated to perform Normal Domestic duties and the student shall also be incapacitated to perform Normal Activity of a student.

Normal Domestic duties means the domestic duties normally performed by a person who remains at home and is not working in regular employment for income, including : cleaning the home, doing the washing, shopping for food, cooking meals ; and when applicable , looking after children.

Normal Activity of a student means , activities normally performed by a student and is not working in regular employment for income, including attending any sort of educational institution including vocational training institutions, or studying at home.

Provided always that:

(1) compensation shall be payable under only one of the items (i) to (xvii) above in respect of any such person arising out of any one occurrence and total liability of the Company shall not in the aggregate exceed the sum of Rs.....* during any one period of insurance in respect of any such person.

(2) no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury, suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

* The Capital Sum Insured (CSI) per person is to be inserted.

6. **Enhanced Personal Accident Cover For Un-Named Passengers Of The Vehicle**

In consideration of the payment of an additional premium, it is hereby agreed and understood that the Company undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the Un-named Passengers of the insured vehicle, in direct connection with the vehicle insured, or whilst mounting and dismounting from or traveling in the vehicle insured and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such injury result in :-

Details of 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%
v) Speech and hearing in Both ears	100%
vi) Speech OR Hearing in Both ears	50%
vii) Hearing in One ear	25%
viii) Thumb and index finger of same hand	25%
ix) Loss of Toes - All	20%
x) Great Toe	5%
xi) Other than Great Toe, if more than one toe is lost, then for each such toe	1%
xii) Loss of four fingers and thumb of one hand	40%
xiii) Loss of Four fingers except the thumb	25%
xiv) Loss of thumb	5%
xv) Loss of index finger	10%
xvi) Loss of middle finger	6%
xvii) Loss of ring finger	5%
xviii) Loss of little finger	4%

Definitions

1) Un-named Passenger – means a person or persons travelling by the insured vehicle, who is/are neither the Owner Driver of the insured vehicle or its Paid Driver. The number of such Un-named Passengers covered under this Endorsement should be equal to the Registered Carrying Capacity of the insured vehicle

2) " Loss" with regard to:

   a) Toe, finger, thumb means actual complete severance from the foot or hand

   b) Hearing means entire and irrecoverable loss of hearing.

3) Permanent Total Disablement means : the Insured Person is incapacitated due to the injury - for a period lasting 12 months and at the expiry of that period being beyond reasonable hope of improvement – to an extent that engaging in each and every occupation or employment for compensation or profit which he/she was performing just prior to the accident, and for which the Insured Person is reasonably qualified by education, training or experience, is not possible for the rest of his/her life.

   If such Insured Person is either a Home-maker or Student or any Person without any known source of income, then such Permanent Total Disablement shall mean the Insured Person is incapacitated due to the injury - for a period lasting 12 months and at the expiry of that period being beyond reasonable hope of improvement – to an extent that engaging in each and every activity which he/she was performing or was capable to perform just prior to the accident, including future employment for compensation or profit for which the Insured Person is reasonably qualified by education, training or experience, is not possible for the rest of his/her life. The Home-maker shall also be incapacitated to perform Normal Domestic duties and the student shall also be incapacitated to perform Normal Activity of a student.

   Normal Domestic duties means the domestic duties normally performed by a person who remains at home and is not working in regular employment for income, including : cleaning the home, doing the washing, shopping for food, cooking meals ; and when applicable , looking after children.

   Normal Activity of a student means , activities normally performed by a student and is not working in regular employment for income, including attending any sort of educational institution including vocational training institutions, or studying at home.

Provided always that:

(1) compensation shall be payable under only one of the items (i) to (xvii) above in respect of any such person arising out of any one occurrence and total liability of the Company shall not in the aggregate exceed the sum of Rs.....* during any one period of insurance in respect of any such person.

(2) no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury, suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.

(3) such Allowance shall be payable only with the approval of the Insured named in the Policy and directly to the injured person or his/her legal representative(s), whose receipt shall be a full discharge in respect of the injury of such person.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

* The Capital Sum Insured (CSI) per person is to be inserted.

7. **Enhanced Personal Accident Cover For Paid Driver Of The Vehicle**

In consideration of the payment of an additional premium, it is hereby agreed and understood that the Company undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the Paid Driver of the insured vehicle, in direct connection with the vehicle insured, or whilst mounting and dismounting from or traveling in the vehicle insured and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such injury result in :-

Details of 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%
v) Speech and hearing in Both ears	100%
vi) Speech OR Hearing in Both ears	50%
vii) Hearing in One ear	25%
viii) Thumb and index finger of same hand	25%
ix) Loss of Toes - All	20%
x) Great Toe	5%
xi) Other than Great Toe, if more than one toe is lost, then for each such toe	1%
xii) Loss of four fingers and thumb of one hand	40%
xiii) Loss of Four fingers except the thumb	25%
xiv) Loss of thumb	5%
xv) Loss of index finger	10%
xvi) Loss of middle finger	6%
xvii) Loss of ring finger	5%
xviii) Loss of little finger	4%

Definitions:

1) " Loss" with regard to: a) toe, finger, thumb means actual complete severance from the foot or hand; b) hearing means entire and irrecoverable loss of hearing.

2) Permanent Total Disablement means : the Paid Driver is incapacitated due to the injury - for a period lasting 12 months and at the expiry of that period being beyond reasonable hope of improvement – to an extent that engaging in each and every occupation or employment for compensation or profit which he/she was performing just prior to the accident, and for which the Paid Driver is reasonably qualified by education, training or experience, is not possible for the rest of his/her life. Provided always that: (1) compensation shall be payable under only one of the items (i) to (xvii) above in respect of any such person arising out of any one occurrence and total liability of the Company shall not in the aggregate exceed the sum of Rs.....* during any one period of insurance in respect of any such person. (2) no compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury, suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs. (3) such Allowance shall be payable only with the approval of the Insured named in the Policy and directly to the injured Paid Driver or his/her legal representative(s), whose receipt shall be a full discharge in respect of the injury of such Paid Driver. Subject otherwise to the terms exceptions conditions and limitations of this Policy. * The Capital Sum Insured (CSI) per person is to be inserted.

8. **Hospital Cash Cover For The Insured (Owner Driver)**

In consideration of the payment of an additional premium as specified and shown in the Policy Schedule, the Company will pay for the Owner Driver's HOSPITAL CONFINEMENT ALLOWANCE FOR ACCIDENT OR INJURIES sustained by the Owner Driver in direct connection with the vehicle insured, or whilst mounting and dismounting from or travelling in the vehicle insured and caused by violent accidental external and visible means. The Company will pay a Daily Benefit for each Day the Owner Driver is an Inpatient in a Hospital due to Accidents or Injuries subject to the Deductible shown in the Policy Schedule, that occurs within the Republic of India. The Period of Confinement must be Medically Necessary and recommended by a Physician. The total benefits provided for any One Period of Confinement are subject to the In-Hospital maximum shown in the Policy Schedule.

Definitions:

Daily Benefit - means the amount payable for each Day spent in the Hospital.

One Period of Confinement - means a Hospital confinement due to the same Accident or Injury unless separated by at least 45 Days.

Period of Confinement - means a period of consecutive Days of confinement as an Inpatient caused by an Accident or Injury. However, successive confinements as an Inpatient caused by or attributable to the same Accident, or Injury, are considered to be part of the same Period of Confinement, unless the discharge date for the prior confinement is separated from the admission date for the next confinement by at least 45 Days

Only one Daily Benefit is provided for any one Day of confinement, regardless of the number of covered Accidents or Injuries, for which the confinement is required.

Exclusions:

Coverage under this Endorsement section shall not cover:

hospitalisation due to any Disease or Sickness; or pregnancy and resulting childbirth, miscarriage or Disease of the female organs of reproduction; or

routine physical exams; or

elective cosmetic or plastic surgery, except as a result of an Injury caused by a covered Accident while the Policy is in force; or

any mental, nervous or emotional disorders or rest cures.

intentional self injury, attempted suicide, physical defect or infirmity.

any accident or injury happening whilst such person is under the influence of intoxicating liquor or drugs.

9. **Hospital Cash Cover For The Un-Named Passenger/S Of The Vehicle**

In consideration of the payment of an additional premium as specified and shown in the Policy Schedule, the Company will pay for the Unnamed Passenger/s of the vehicle's HOSPITAL CONFINEMENT ALLOWANCE FOR ACCIDENT OR INJURIES sustained by the Un-named Passenger/s in direct connection with the vehicle insured, or whilst mounting and dismounting from or travelling in the vehicle insured and caused by violent accidental external and visible means. The Company will pay a Daily Benefit for each Day the Un-named Passenger/s is/are an Inpatient in a Hospital due to Accident or Injury subject to the Deductible shown in the Policy Schedule, that occurs within the Republic of India. The Period of Confinement must be Medically Necessary and recommended by a Physician. The total benefits provided for any One Period of Confinement are subject to the In-Hospital maximum shown in the Policy Schedule.

Definitions:

Un-named Passenger – means a person or persons travelling by the insured vehicle, who is/are neither the Owner Driver of the insured vehicle or its Paid Driver. The number of such Un-named Passengers covered should be equal to the Registered Carrying Capacity of the insured vehicle

Daily Benefit - means the amount payable for each Day spent in the Hospital.

One Period of Confinement - means a Hospital confinement due to the same Accident or Injury unless separated by at least 45 Days.

Period of Confinement - means a period of consecutive Days of confinement as an Inpatient caused by an Accident or Injury. However, successive confinements as an Inpatient caused by or

attributable to the same Accident or Injury, are considered to be part of the same Period of Confinement, unless the discharge date for the prior confinement is separated from the admission date for the next confinement by at least 45 Days

Only one Daily Benefit is provided for any one Day of confinement, regardless of the

number of covered Accidents or Injuries, for which the confinement is required.

Exclusions:

Coverage under this Endorsement shall not cover:

hospitalisation due to any Disease or Sickness; or pregnancy and resulting childbirth, miscarriage or Disease of the female organs of reproduction; or

routine physical exams; or

elective cosmetic or plastic surgery, except as a result of an Injury caused by a covered Accident while the Policy is in force; or

any mental, nervous or emotional disorders or rest cures.

intentional self injury, attempted suicide, physical defect or infirmity.

any accident or injury happening whilst such person is under the influence of intoxicating liquor or drugs.

Provided always that

such Allowance shall be payable only with the approval of the Insured named in the Policy and directly to the injured person or his/her legal representative(s), whose receipt shall be a full discharge in respect of the injury of such person.

10. Loss of Income

What Is Covered

In consideration of the payment of an additional premium by the Insured as mentioned in the schedule and realization thereof by the Company, We will pay the amount as shown in the schedule towards loss of income in case insured vehicle meets with an accident and vehicle is under repair arising out of a covered peril mentioned in section 1 of the Policy. We will pay for maximum ..... days. Our liability to pay per day and for the Period of Insurance shall not exceed Benefit amount as mentioned in the Policy schedule.

Cover will commence after 3 days in case of Three Wheeler commercial vehicle/ taxi and 5 days in case of other classes of commercial vehicle respectively from the date and time insured vehicle reaches garage for repair and shall end on the date repairs have been completed and/ or garage intimates the Insured for taking delivery of the vehicle and/ or re- inspection is done whichever occurs first subject to limits mentioned above.

The maximum daily payable amount is as per the following table:

Type/ Class of Vehicle		Benefit- Per Day Limit
1) Three wheelers Goods Carrying & Passenger vehicles		INR 500 to 2000
2) Taxies		INR 1000 to 4000
3) Buses		INR 2000 to 8000
4) Goods Carrying Vehicles		INR 1000 to 4000
	i) Up to GVW 7500 Kg	INR 1500 to 6000
	ii) GVW>7500K to <= 25000K	INR 2000 to 8000
	iii) GVW > 25000 Kg	INR 2000 to 8000
5) Miscellaneous Class 'D' Vehicles		

A Police report must be filed for claims due to total loss, Constructive Total Loss, burglary, housebreaking or theft.

What is not Covered

We will not pay if:

1) You are claiming only for windscreen or any other glass damage under section 1 of the Policy
2) Claim under section 1 is not valid & admissible

Special Condition

1) It will be condition precedent to the liability that vehicle must be in commercial use for minimum 30 days prior to the date of accident resulting into claim under this coverage substantiated by valid documentary evidence.
2) Benefit will be available if the vehicle is repaired in Authorized Garage

Subject otherwise to terms, conditions, limitations and exceptions of the Policy

Definitions

1) Constructive Total Loss- The vehicle be considered to be Constructive Total Loss (CTL), where aggregate cost of retrieval and/ or repair of the vehicle subject to terms and conditions of the Policy exceed 75% of the Sum Insured
2) Period of Insurance- The period of time stated in the schedule for which the Policy is valid and operative.
3) We, Us, Our, Ourselves means SBI General Insurance Company Limited
4) You, Your, Yourself- Means or refers to person or persons described in the schedule as the Insured. In case schedule refers to an entity other than individual, then representative of such entity would be deemed as You, Your, Yourself.

11. **Key Replacement**

What Is Covered

In consideration of the payment of additional premium by the Insured as mentioned in the schedule and realization thereof by the Company;

Key Replacement- We will reimburse You for the cost of replacing Your vehicle keys which are lost or stolen. In the event of a security risk arising out of the incidence of lost keys of Your Vehicle, We will indemnify You for the cost of installing new locks in Your vehicle.

Break- In Protection- We will reimburse You for the cost of replacing Your locks and keys if Your vehicle is broken into. The covered cost includes the labor cost for replacing the lock.

What is not Covered

We will not pay for

1) Costs other than those listed in "What is covered section"

Special Condition

1) For Break- in protection claims, You must provide an official police report that confirms the incident happened within Period of insurance.
2) Claim in this section will not impact your No Claim Bonus eligibility on renewal.

Subject otherwise to terms, conditions, limitations and exceptions of the policy.

Definitions

1) Lost or Stolen- means having being inadvertently lost or having been stolen by a third party without your assistance, consent or co-operation.
2) Period of Insurance- The period of time stated in the schedule for which the policy is valid and operative.
3) We, Us, Our, Ourselves means SBI General Insurance Company Limited
4) You, Your, Yourself- Means or refers to person or persons described in the schedule as the Insured. In case schedule refers to an entity other than individual, then representative of such entity would be deemed as You, Your, Yourself.

12. Engine Guard

What Is Covered

In consideration of the payment of an additional premium by the Insured as specified and

shown in the Schedule and realization thereof by the Company, We will pay You repair and

replacement expenses for the loss or damage caused to –

1) Internal parts of the engine.
2) Gear Box, Transmission or Differential Assembly & associated parts.

Provided loss or damage is caused due to ingress of water in the engine or leakage of lubricating oil from engine/ respective assembly.

We will also pay for the lubricating oils / consumables used in the respective assembly i.e. material, which is used up and needs continuous replenishment such as engine oil, gear box oil etc. but excluding fuel.

What is not Covered

We shall not indemnify You under this endorsement in respect of –

1) Loss or damage covered under manufacturer warranty; recall campaign or forming part of maintenance / preventive maintenance.
2) Any aggravation of loss or damage including corrosion due to delay in intimation to Us and / or retrieving the vehicle from water logged area.
1) Ageing, depreciation, wear and tear.

Special Condition

Claim under this endorsement will be admissible only if –

1) In case of water damage, there is an evidence of vehicle being submerged or stopped in a water logged area.
2) In case of leakage of lubricating oil, there is a visible evidence of accidental damage to engine or respective assembly.
3) Vehicle is transported/ towed to garage within 2 (Two) days of water receding from the water logged area.
4) You have taken all reasonable steps, safeguards and precautions to avoid any loss or damage and also taken steps to prevent aggravation of loss once the loss or damage to the vehicle is sustained and noticed by You.

Subject otherwise to terms, conditions, limitations and exceptions of the policy.

Definitions

1) We, Us, Our, Ourselves means SBI General Insurance Company Limited
2) You, Your, Yourself- Means or refers to person or persons described in the schedule as the Insured. In case schedule refers to an entity other than individual, then representative of such entity would be deemed as You, Your, Yourself.

13. ROADSIDE ASSISTANCE

1 TOWING ASSISTANCE

In consideration of the payment of an additional premium as specified and shown in the Schedule, the Company will provide the following services within the area of XX Kms (as specified in the Policy Schedule) from the place of breakdown to the nearest available vendor/repairer as listed below.

1.1 Towing Assistance (Mechanical & Electrical Breakdown):

In the event, that the insured vehicle cannot move or run on its own power on a public road due to any mechanical or electrical breakdown, the Company shall arrange for a repairer to attend to the insured vehicle on the spot of such breakdown to help mobilize the vehicle on its own power. If mobilization of the insured vehicle is not possible by carrying out such repairs on spot, the Company will arrange for the towing of the insured vehicle to a nearest Repair shop / Garage. In the event of the Repair shops/Garages being closed due to holidays or night hours, the Company will provide for custody and storage of the insured vehicle until the Repair shops/Garages re-open. In the event that spare parts required for repair are not available with the Repair shop/ Garages, the Company will undertake to locate, procure and deliver such spare parts to the Repair shop/Garage within 72 (seventy-two) hours, provided that the parts are available in the open market within the geographical limits of India.

What is Not Covered

a) Labour charges or Cost of parts or replacement charges or consumables and their transportation cost to the site of breakdown in case repairs are carried out on the spot of breakdown.
b) Cost of parts or replacement charges or consumables and their transportation cost to the Repair shop/Garage, in case the same is not available with them.
c) Entire cost of Repair shop/Garage's bill, whether proportional or full.
d) Cost of towing beyond 50 kms from the spot of breakdown of the insured vehicle.
e) Charges of the repairer, if the vehicle could be transferred on its own power on self-propelled basis to the nearest Repair shop/Garage without his intervention.
f) Any payment to a third-party for on-spot repair/towing /storage/recovery by the Insured or on his behalf, unless specifically agreed by the Company.

1.2 Towing Assistance (Arising out of an Accident):

In the event, that the insured vehicle cannot move or run on its own power on a public road due to any accident covered by the Policy, the Company shall arrange for towing of the insured vehicle to the nearest Company's Authorized Repair shop/Garage, free of cost up to the covered distance. In the event of such Repair shop/Garage being closed due to holidays or night hours, the Company will provide for custody and storage of the insured vehicle until the Repair shop/Garage re-open.

What is Not Covered

a) Cost of towing beyond 50 kms from the spot of such accident of the insured vehicle.
b) Any payment to a third-party for towing/storage/recovery by the Insured or on his behalf, unless specifically agreed by the Company.

1.3 Towing Assistance (Coordination in Extraction or Removal):

In the event of the vehicle being stuck in a ditch, pit or valley, coordination will be done with external agencies wherever possible. The cost of such assistance is Rs, 2000/- will be borne by the Company, and any charges above Rs, 2000/- will be borne by the Insured. Any consequential damage during the process will be borne by the insured.

2 Flat Tyre:

In the event, that the insured vehicle cannot move or run on its own power on a public road, due to a flat tyre caused by puncture of or damage to the tyre /tube/valve or bolts of the tyre, the Company shall arrange for a repairer to attend to the insured vehicle on the spot of such event to replace the flat tyre with the spare tyre carried in the insured vehicle.

What is Not Covered

a) Cost of parts or replacement elements or consumables and their transportation cost to the site of immobilization due to flat tyre in case repairs are carried out on spot of immobilization.

b) Entire cost of Tyre Repair shop/Garage's bill, and their transportation cost to and from the site of immobilization if the flat tyre had to be taken to any Tyre Repair shop/Garage for repairs.

3 Dead Battery/Battery Jump Start/Charging in case of Electric vehicle:

In the event the insured vehicle is immobilized due to a rundown of battery or dead batter, the Company will arrange vehicle technician to jump-start the vehicle with appropriate means.The Company will bear the labour cost and conveyance charges.

What is Not Covered

a) Cost of parts or replacement elements, consumables and recharging of battery, and its/their transportation cost to and from the site of immobilization due to dead battery in case battery jump start could not be carried out on spot of immobilization.

b) Entire cost of replacement battery and its transportation cost to the site of immobilization if the dead battery had to be replaced by another.

4 Keys Locked-In:

In the event, that the insured vehicle cannot move or run on its own power on a public road, due to loss of its keys, or its keys being either locked inside the vehicle or broken, resulting in a situation where the Insured is unable to gain entry into the insured vehicle, the Company shall

a) Pick up duplicate set of keys from the address of the Insured as mentioned in Policy Schedule under due authorization of the Insured and deliver such keys to the Insured or his authorized representative upon production of personal identification and authorization.

b) Service shall be available within 50 kms from the place of breakdown to the nearest available vendor/repairer

c) If the Insured desires to attempt opening the vehicle, since retrieval of a duplicate set of keys would be time consuming, the Company will arrange for a repairer to attend to the insured vehicle on the spot of such event in order to attempt the opening of the vehicle door with normally available tools. Personal Identification details of the Insured matching with the Policy and vehicle records shall be produced for verification by the repairer, before any such attempt to reopen the vehicle is undertaken. In the attempt to open the vehicle/start the vehicle as described above under instructions from the insured/driver of the vehicle at the spot and if there is any loss/damage occurring to the vehicle either directly or indirectly as a consequence of this act, the Company will not be responsible/liable for the same.

5 Contamination/Incorrect or Running Out of Fuel:

In the event that the insured vehicle cannot move or run on its own power on a public road at least one kilometer away from the nearest petrol pump, due to the insured vehicle running out of fuel, or the fuel in the insured vehicle being incorrect or contaminated, the Company will arrange for delivery/replacing /changing the fuel – as the case may be, up to a maximum of ten litres- on the spot where the insured vehicle stands immobilized.

What is Not Covered:

a) This service is not available if the Fuel type of the insured vehicle is other than Petrol or Diesel.

b) Actual cost of the Fuel.

c) Towing cost beyond 50 kms from the place of breakdown to the nearest available vendor/repairer.

d) Any damage to the engine or other parts due to use of wrong fuel.

6 Onsite Repair (Minor Clutch setting):

In the event, that the insured vehicle cannot move or run on its own power on a public road due to minor clutch setting, the Company shall arrange for technician for Minor adjustment of clutch; and the expenses on labour cost and conveyance cost shall be borne by the Company.

7 Onsite Repair (Air lock out):

In the event, that the insured vehicle cannot move or run on its own power on a public road due to Air Lock, the Company shall arrange technician for Air lock out issues; and will make attempt of releasing air lock to start the vehicle and the expenses on labour cost and conveyance cost shall be borne by the Company.

8 Onsite Repair (Brake Setting):

In the event of covered vehicle facing braking issues due to faulty brake setting, the Company shall arrange technician for brake setting; and will make attempt of setting the brake and the expenses on labour cost and conveyance cost shall be borne by the Company.

9 Onsite Repair (Fan Belt Replacement):

In the event, that the insured vehicle cannot move or run on its own power on a public road due to breakage in fan belt, the Company shall arrange technician for replacement of fan belt; and the expenses on labour cost and conveyance cost shall be borne by the Company. Replacement can be done for vehicles without load.

10 Onsite Repair (Minor Electrical Issues: Fuse/Headlight/Wiper):

The Company will attempt for mobilizing the vehicle by replacing minor parts like fuse bulbs, wiper blade. The cost of the part will be chargeable to the insured and subject to availability. The expenses on labour cost and conveyance cost shall be borne by the Company.

11 Onsite Repair (Fuel Line Bleeding):

The Company will make attempt of rectifying the fuel line bleeding the fuel line to start the vehicle. The expenses on labour cost and conveyance cost shall be borne by the Company.

12 Onsite Repair (Inspection of Coolant):

The Company will diagnose the leakage of coolant and oil. The Company help with replacement on best case basis. Part costs shall be borne by the Insured.

The expenses on labour cost and conveyance cost shall be borne by the Company.

13 Onsite Repair (Inspection of Air & Fuel Filters):

The Company will diagnose the nature of complaint and will help with replacement on best case basis. Part costs shall be borne by the Insured.

The expenses on labour cost and conveyance cost shall be borne by the Company.

14 Assistance on Phone:

The Company shall assist the insured with basic troubleshooting assistance over the phone, not limited to Garage, Hospitals, Hotel details.

15 Medical Co-ordination:

In the event of the insured vehicle meeting with an Accident, and any of the occupants (subject to maximum licensed carrying capacity) getting injured, the Company may facilitate for a conference call with nearest Medical Service Provider including an Ambulance service providers subject to availability. The cost of such service providers has however to be borne by the Company. The Company shall however be in no way responsible for the cost and quality of service rendered by such Service Providers.

16 Arrangement of rental vehicle:

In the event of the Insured Vehicle being immobilized due to a

breakdown/accident, the Company shall facilitate arrangement for alternative mode of conveyance, from the place of breakdown /accident to the destination, as desired by the Insured at the time of breakdown/accident. Provided always that the Insured will bear the cost of hiring the alternate conveyance.

17 Load Transfer:

In the event of an immobilized vehicle is loaded and requires unloading of the goods, insured shall coordinate and provide contact details for load transfer coordination on case-to-case basis. Coordination is free. The actual cost of services shall be borne by the Company.

18 Rental Vehicle/Taxi Support/Benefit:

In the event of the Insured's vehicle being immobilized due to an accident/ breakdown, the Company shall provide free travel of the occupants of the Insured vehicles for specified number of occupants and up to a distance of 50 kilometres from the spot of immobilisation. Provided always that the Company will arrange a taxi /bear actuals or reimburse Rs. XXXX/- whichever is less. Any charges for a distance beyond 50 km shall be borne by the Insured. This facility is available only for one event during the Policy Period.

19 Message Relay:

In the event of the Insured Vehicle getting immobilized as a result of an accident and/or breakdown, the Company shall arrange to send urgent message to the specified persons, as requested by the Insured, through available means of communication.

A. Special Conditions (applicable to all Assistance Services)

1. All additional expenses regarding replacement of a part and any other service which does not form a part of the standard services mentioned above would be on a chargeable basis to the Insured.
2. These services can be availed maximum at two times during the Policy Period, unless otherwise mentioned. Further, the service/s shall get initiated only based on a specific request by the Insured to the Company.

B. Exclusions (applicable to all Assistance Services)

1. The Assistance Services will not be available for vehicles carrying inflammable or hazardous chemicals & petroleum products, vehicle operating in the mining and construction industry like Tippers, Dumpers, Seizure Platforms, and Special Carriers etc.
2. A situation where breakdown is caused by deliberately inflicted damage, vandalism or participation in a criminal act or offence.
3. Trivial problems (such as non-functional horn / speedometer /air conditioner, broken rear-view mirror not obstructing driver's view & the like) where the vehicle is not immobilized.
4. Cost of making duplicate keys

C. Territorial Scope

The territorial scope of the above Assistance Services provided will be within a radius of 50 Kms from the place of breakdown to nearest available vendor / repairer within the Republic of India excluding islands. Cost of Services beyond the coverage as mentioned shall be borne by the insured. Subject otherwise to terms, exclusions, conditions, and endorsements of the Policy.

In order to avail any of the above services, the Insured/or person in lawful possession of the vehicle at the time of immobilization of the insured vehicle, should ring up the following toll-free number and provide the details asked for.

Toll Free Number: 1800 57 22849

D. List of Cities Falling under Coverage Network

Please refer details in ANNEXURE III

20. Battery Guard –Commercial Vehicle (EV)

In consideration of payment of additional premium, it is hereby agreed and declared that this Motor Insurance Policy extends to cover the consequential damage to internal child parts of Traction Battery, Battery Management System (BMS) and Electric Vehicle Drive System of the Insured Vehicle arising out of:

i. Unexpected Power Surge while charging the battery
ii. Spontaneous, unexplained, and uncontrolled exothermic electrochemical reactions (of substrates that are within the battery cells) resulting in explosion of and or visible flames and or smoke from the battery or the BMS.
iii. Water Ingression
iv. Short circuit including whilst mounting, dismounting or vehicle charging
v. Loss or damage to the electrical panel for the vehicle charging point
vi. Loss or damage to the vehicle charger including charging cable. Charger includes wall box charger and standalone/portable charger.
vii. Damage due to fire, lightening, flood, earthquake and other perils covered under a comprehensive vehicle insurance policy.

The Company will indemnify insured for the cost of replacing the Traction Battery with a new equivalent or near equivalent or of similar make, model and specification, subject to the Basis of Loss Settlement Criteria as specified herein below:

Admissibility of Claim:

Age of vehicle	% Admissible Claim Amount for Traction Battery
Up to 1 year	100%
More than 1 year but less than 2 years	95%
More than 2 years but less than 3 years	90%
More than 3 years but less than 4 years	85%
More than 4 years but less than 5 years	80%
More than 5 Years	60%

Note: Age of the vehicle shall be calculated from the date of first purchase as a new vehicle

BATTERY THEFT COVER

In addition to above, the Company shall also indemnify the insured for the loss arising out of theft of the electric commercial vehicle's battery provided that:

- The Insured Vehicle was legally parked in a designated parking zone at the time of the incident; and
- An official First Information Report is lodged with the appropriate law enforcement authorities.

EXCLUSIONS

In addition to the exclusions mentioned under Motor Insurance Policy, the Company will not be liable to indemnify insured vehicle for the following events:

i. For any loss to any accessories/attachments not supplied along with the Insured Vehicle as Original Equipment fitments.
ii. Any damage that results from operating methods other than those mentioned in the owner's manual or use beyond the limitations as specified by manufacturer such as maximum load passenger capacity, speed and other performance modifications.

iii. Where reasonable care (as prescribed by OEM) has not been taken by insured to protect the loss or damage to the Insured Vehicle

iv. Goodwill compensation and costs incurred in the recall campaigns of the manufacturer.

v. Any damage that results from neglect of the periodic maintenance as specified by manufacturer or not carried out at an authorized dealer/service centre of the manufacturer.

vi. Any damage that results from storage, transportation and wear and tear

vii. Any claims for repair/replacement of parts covered under the Manufacturer's Warranty Period.

viii. Any loss or damage caused wilfully/ knowingly or by negligence of the Insured or his Employees/ Family Members

ix. Any loss or damage arising due to poor workmanship.

x. Any expenses incurred on towing, transportation cost, safeguarding and/or repair and replacement labour charges arising out of loss of or damage admissible under this cover.

xi. Caused through cyber risks; loss, damage, destruction, distortion or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

xii. Loss of use/dead battery on account of untimely charging or over discharge

xiii. Any loss after the vehicle has been serviced/handled by unauthorized service centre or personnel.

xiv. Loss or damage including corrosion due to delay in intimating the Company or delay in retrieval of the Insured Vehicle from the waterlogged area

xv. Any Third-Party Liability

xvi. If electric commercial vehicle undergoes constructive total loss/constructive total loss.

xvii. Any claim reported after 30 days from the date of loss, unless agreed by the Company.

xviii. Any claim where the repair has been carried out without prior approval from the Company.

xix. Loss or damage due to corrosion, rust, denting, scratching, blockages or dust.

xx. Loss arising from overloading of the vehicle beyond limit specified in MV act.

xxi. Any Public and/or Third-party liability for bodily injury and/ or death and/or property damage arising out of detachable battery, wall mounted or standalone charger and/or charging accessories.

xxii. Any loss or damage if the charging station or accessories are used for charging any device other than the Insured Vehicle.

GENERAL CONDITIONS

i. Claims made by insured against the Company under this cover are subject to the conditions set forth under the Motor Insurance Policy

ii. Claims made by insured against the Company under this cover would be admissible if there is evidence that the Insured Vehicle stopped in waterlogged area resulting into damage to the Electric Vehicle Drive System due to water ingression

iii. Health of Traction Battery shall be maintained by the Insured as per manufacturers schedule of battery health

iv. Number of claims to be admissible in a Policy Period shall be limited to a maximum of two claims

v. No cover is provided for child parts of internal combustion engine of Hybrid Vehicles under this add-on. To cover the child parts of internal combustion engine separate add-on covering the same needs to be opted by the Insured.

vi. In case of Hybrid vehicles, this cover shall only be applicable to the components specified in the insuring clause and Insured must opt for Engine Protector Cover separately to cover the internal combustion engine components of the hybrid vehicle.

vii. Mid-term addition of this add on shall not be allowed

viii. In case of ownership transfer of the vehicle, the coverage under this add-on shall be valid for the new owner also.

For this addon, the following words shall mean:

Battery Management System (BMS): A Battery Management System (BMS) is an electronic system that manages Insured Vehicle Battery, such as by protecting the battery from operating outside its safe operating area, monitoring its state, calculating secondary data, reporting that data, controlling its environment, authenticating it and/or balancing it. The BMS also controls the charging and discharging, as well as recharging of the battery by redirecting the recovered energy (i.e., from regenerative braking) back into the Insured Vehicle Battery. Inverter, converter and the cooling systems form part of the BMS. For the purposes of this Policy, it means the original BMS provided by the Manufacturer along with new purchase of the Insured Vehicle without any modifications, or the original BMS that has been replaced by the original equipment manufacturer following some fortuitous event.

Battery Electric Vehicle (BEV): Battery Electric Vehicle (BEV), a pure electric vehicle, only electric vehicle, fully electric vehicle or all electric vehicle is a type of electric vehicle that exclusively uses chemical energy stored in rechargeable battery packs, with no secondary source of propulsion (e.g. hydrogen fuel cell, internal combustion engine, etc.) Battery Electric Vehicle derive all power from battery packs and thus have no internal combustion engine, fuel cell, or fuel tank.

Electric Vehicle Drive System means

- Drive Motor/Electric Motor which converts electric energy into mechanical energy.
- DC/DC step down converter
- Electric Generator
- Power Electronics Controllers

Hybrid Electric Vehicle means Insured Vehicles powered by an internal combustion engine in combination with auxiliary electric motors that use energy stored in Traction Battery for propelling the vehicle.

Health of Traction Battery means the measurement of condition of the Battery compared with that of the manufacturer's specification for the said Battery Type. It is generally expressed in percentage terms, ranging between 0% to 100%. 100% means that battery's condition is fully meeting the manufacturer's specifications. The typical factors considered in these calculations are (the list below is inclusive but not exhaustive):

- Internal Resistance or conductance
- Battery Capacity
- Voltage
- Self-discharge
- Age of the battery

Subject otherwise to the terms, conditions and limitations of the Policy.

City Name	State	City Name	State	City Name	State
ADILABAD	Andhrapradesh	CHIRALA	Andhrapradesh	USGAON	Goa
UTNUR	Andhrapradesh	VISHAKHAPATNAM	Andhrapradesh	MAPUCA	Goa
ASIFABAD	Andhrapradesh	BHIMUNIPATNAM	Andhrapradesh	PERNEM	Goa
CHITTOOR	Andhrapradesh	VIZIANGRAM	Andhrapradesh	MAEM	Goa
TIRUPATI	Andhrapradesh	WARANGAL	Andhrapradesh	CANDOLIM	Goa
KAKINADA	Andhrapradesh	PARKAL	Andhrapradesh	ANJUNA	Goa
PEDDAPURAM	Andhrapradesh	NARSAMPET	Andhrapradesh	CALANGUTE	Goa
PITHAMPURAM	Andhrapradesh	HANAMKONDA	Andhrapradesh	MARGAON	Goa
RAJAHMUNDRY	Andhrapradesh	ELURU	Andhrapradesh	KARWAR	Goa
HYDERABAD	Andhrapradesh	GUWAHATI	Assam	BETUL	Goa
SECUNDERABAD	Andhrapradesh	SHILLONG	Assam	TILAMOLA	Goa
ANDOLE	Andhrapradesh	DISPUR	Assam	ORLEM	Goa
JANGOON	Andhrapradesh	TEZPUR	Assam	MARMUGAO	Goa
BIDAR (Karnataka)	Andhrapradesh	PATNA	Bihar	NUVEM	Goa
MIRILGUDA	Andhrapradesh	DANAPUR	Bihar	CORTALIM	Goa
KAMAREDDY	Andhrapradesh	KHAGAUL	Bihar	VERNA	Goa
NANDAYAL	Andhrapradesh	HAJIPUR	Bihar	VASCO	Goa
ZAHEERABAD	Andhrapradesh	ARRAH	Bihar	AHMEDABAD	Gujarat
KARIMNAGAR	Andhrapradesh	CHANDIGARH	Chandigarh	JHALOD	Gujarat
HANAMKONDA	Andhrapradesh	PANCHKULA	Chandigarh	DHOLKA	Gujarat
MANCHERAL	Andhrapradesh	NAHAN	Chandigarh	SANAND	Gujarat
JAGTIAL	Andhrapradesh	AMBALA	Chandigarh	LIMBDI	Gujarat

City Name	State	City Name	State	City Name	State
KHAMMAM	Andhrapradesh	RUPNAGAR	Chandigarh	VIRAMGAM	Gujarat
KOTTAGUDEM	Andhrapradesh	SOLAN	Chandigarh	ANAND	Gujarat
TIRUVURU	Andhrapradesh	YAMUNA NAGAR	Chandigarh	PETLAD	Gujarat
MAHBUBABAD	Andhrapradesh	MOHALI	Chandigarh	NADIAD	Gujarat
KODAD	Andhrapradesh	BILASPUR	Chhattisgarh	UMRETH	Gujarat
KANUMOLU	Andhrapradesh	RAIPUR	Chhattisgarh	BORSAD	Gujarat
KURNOOL	Andhrapradesh	DURG	Chhattisgarh	ABU ROAD	Gujarat
RAICHUR	Andhrapradesh	BHILAI	Chhattisgarh	PALANPUR	Gujarat
ADONI	Andhrapradesh	TATIBANDH	Chhattisgarh	RADHANPUR	Gujarat
GUNTAKAL	Andhrapradesh	SILVASA	DADRA & NAGAR HAVELI	DISA	Gujarat
MAHBOOBNAGAR	Andhrapradesh	DAMAN	DAMAN & DEU	ATAN	Gujarat
SANGAREDDY	Andhrapradesh	DELHI	DELHI	UNJHA	Gujarat
SIDDIPET	Andhrapradesh	PANAJI	Goa	SIDDHAPUR	Gujarat
PATANCHERUVU	Andhrapradesh	YELLAPUR	Goa	GANDHIDHAM	Gujarat
NALGONDA	Andhrapradesh	ARANI	Goa	BHACHAU	Gujarat
NELLORE	Andhrapradesh	DONA PAULA	Goa	MANGROL	Gujarat
NIZAMABAD	Andhrapradesh	BARDEZ	Goa	RAJPIPLA	Gujarat
KAMAREDDY	Andhrapradesh	SURLA	Goa	ANKALESHWAR	Gujarat
VIJAYWADA	Andhrapradesh	VELHA	Goa	BHARUCH	Gujarat
GUNTUR	Andhrapradesh	PONDA	Goa	BHAVNAGAR	Gujarat
MACHILIPATNAM	Andhrapradesh	TALAULIM	Goa	BOTAD	Gujarat
ONGOLE	Andhrapradesh	SANGOD	Goa	PALITANA	Gujarat
MACHERLA	Andhrapradesh	MARDOL	Goa	AMRELI	Gujarat
TENALI	Andhrapradesh	-	-	KUNDLA	Gujarat

City Name	State	City Name	State	City Name	State
BHUJ	Gujarat	BARDOLI	Gujarat	SOLAN	Himachal Pradesh
GANDHINAGAR	Gujarat	IDAR	Gujarat	CHABA	Himachal Pradesh
KAPADVANJ	Gujarat	SURAT	Gujarat	BILASPUR	Himachal Pradesh
GODHRA	Gujarat	VADODARA	Gujarat	BILASPUR SADAR	Himachal Pradesh
DAHOD	Gujarat	VALSAD	Gujarat	BARAGRAN	Himachal Pradesh
JHALOD	Gujarat	VAPI	Gujarat	HATKOT	Himachal Pradesh
JAMNAGAR	Gujarat	BILLIMORA	Gujarat	KANGRA	Himachal Pradesh
KHAMBHALIYA	Gujarat	MAHUVA	Gujarat	KULLU	Himachal Pradesh
UPLETA	Gujarat	NAROLI	Gujarat	MANALI	Himachal Pradesh
DWARKA	Gujarat	NAVASARI	Gujarat	MANDI	Himachal Pradesh
OKHA	Gujarat	AMBALA	Haryana	SUNDERNAGAR	Himachal Pradesh
BHATIA	Gujarat	FARIDABAD	Haryana	SHIMLA	Himachal Pradesh
JUNAGADH	Gujarat	SHAHBAD	Haryana	PAONTA SAHIB	Himachal Pradesh
DHORAJI	Gujarat	THANESAR	Haryana	JAMMU	Jammu & Kashmir
KESHOD	Gujarat	RAJPURA	Haryana	AKHNUR	Jammu & Kashmir
GONDAL	Gujarat	KAITHAL	Haryana	RANBIRSINGHPURS	Jammu & Kashmir
VISNAGAR	Gujarat	KAITHAL	Haryana	RAMNAGAR	Jammu & Kashmir
MAHESANA	Gujarat	SONEPAT	Haryana	NAGROTA	Jammu & Kashmir
VIJAPUR	Gujarat	NARWANA	Haryana	UDHAMPUR	Jammu & Kashmir
SAMI	Gujarat	HANSI	Haryana	KATRA	Jammu & Kashmir
PORBANDAR	Gujarat	CHURU	Haryana	DHANBAD	Jharkhand
RANAVAV	Gujarat	SIRSA	Haryana	KATRAS	Jharkhand

City Name	State	City Name	State	City Name	State
JETPUR	Gujarat	BHIWANI	Haryana	JHARIA	Jharkhand
VISAVDAR	Gujarat	BAHADURGARH	Haryana	DUMDUMI	Jharkhand
CHOTILA	Gujarat	PALWAL	Haryana	GUMIA	Jharkhand
LIMBDI	Gujarat	GURGAON	Haryana	RAMGARH	Jharkhand
RAJKOT	Gujarat	SOHNA	Haryana	JUGSALA	Jharkhand
MORBI	Gujarat	HISSAR	Haryana	HAZARIBAGH	Jharkhand
DHRANGADHARA	Gujarat	JIND	Haryana	MUSHABANI	Jharkhand
WANKANER	Gujarat	KARNAL	Haryana	JAMSHEDPUR	Jharkhand
SURENDRANAGAR	Gujarat	FATEHBAD	Haryana	RANCHI	Jharkhand
HIMATNAGAR	Gujarat	NOHAR (RAJ)	Haryana	BANGALORE	Karnataka
MODASA	Gujarat	BHADRA	Haryana	BELGAUM	Karnataka
VIJAPUR	Gujarat	KURUKSHETRA	Haryana	GOKAK	Karnataka
VISNAGAR	Gujarat	PANIPAT	Haryana	CHIKAMAGLUR	Karnataka
VYARA	Gujarat	REWARI	Haryana	CHITRADURGA	Karnataka
HAJIRA	Gujarat	ROHTAK	Haryana	HIRIYUR	Karnataka
ANKLESHWAR	Gujarat	SIRSA	Haryana	SULLIA	Karnataka
HALOL	Gujarat	BILASPUR	Himachal Pradesh	BIJAL	Karnataka
NANDURBAR (MAH)	Gujarat	DALHOUSIE	Himachal Pradesh	DAVANGERE	Karnataka
UBHARAT	Gujarat	HAMIRPUR	Himachal Pradesh	DHARWAR	Karnataka
KHEDA	Gujarat	BHORANJ	Himachal Pradesh	NARGUND	Karnataka
NADIAD	Gujarat	AKKAR	Himachal Pradesh	GADAG	Karnataka
LOTHAL	Gujarat	BARSAR	Himachal Pradesh	KOPPAL	Karnataka
LUNAWADA	Gujarat	KASOL	Himachal Pradesh	HAVERI	Karnataka
RAJPIPLA	Gujarat	PULGA	Himachal Pradesh	BELGAUM	Karnataka

City Name	State	City Name	State	City Name	State
BAGALKOT	Karnataka	COCHIN	Kerala	MAHOBA	Madhyapradesh
DAVENGERE	Karnataka	TIRUCHENDUR	Kerala	BAUG	Madhyapradesh
RANEBENNUR	Karnataka	TENKASAI (TAMILNADU)	Kerala	KHALGHAR	Madhyapradesh
HUBLI	Karnataka	ATTINGAL	Kerala	PICHOR	Madhyapradesh
HASSAN	Karnataka	KOLLAM	Kerala	GONA	Madhyapradesh
HAVERI	Karnataka	CHAVAKKAD	Kerala	HARDA	Madhyapradesh
KUSHALNAGAR	Karnataka	SHORANUR	Kerala	JHABUA	Madhyapradesh
KOLAR	Karnataka	CHITTUR	Kerala	MORENA	Madhyapradesh
HASAN	Karnataka	KOLLAM	Kerala	SHAHDOL	Madhyapradesh
CHAMRAJ NAGAR	Karnataka	KOTTAYAM	Kerala	UMARIA	Madhyapradesh
MADIKERI	Karnataka	MALAPURAM	Kerala	KATNI	Madhyapradesh
RANGAPATTANA	Karnataka	PALAKKAD	Kerala	NIMACH	Madhyapradesh
SAKELSHPUR	Karnataka	PATHANAMTHITTA	Kerala	BADANWAR	Madhyapradesh
NANJANGUD	Karnataka	THRISSUR	Kerala	SIDHI	Madhyapradesh
GUNDLUPET	Karnataka	GURUVAYUR	Kerala	MAUGANJ	Madhyapradesh
ULLAL	Karnataka	TRIVANDRUM	Kerala	RAMPUR	Madhyapradesh
SIDHAPURA	Karnataka	WAYANAD	Kerala	PANNA	Madhyapradesh
KUNIGAL	Karnataka	MUNNAR	Kerala	MANDASAUR	Madhyapradesh
PUTTUR	Karnataka	BHOPAL	Madhyapradesh	GWALIOR	Madhyapradesh
MANDYA	Karnataka	SEHORE	Madhyapradesh	INDORE	Madhyapradesh
MADDUR	Karnataka	VIDISHA	Madhyapradesh	CHHATARPUR	Madhyapradesh

City Name	State	City Name	State	City Name	State
MANGLORE	Karnataka	HOSHANGABAD	Madhyapradesh	KHAJURAHO	Madhyapradesh
MYSORE	Karnataka	RAISEN	Madhyapradesh	TIKAMGARH	Madhyapradesh
RAMNAGARA	Karnataka	DEWAS	Madhyapradesh	DEWAS	Madhyapradesh
SHIMOGA	Karnataka	BHIND	Madhyapradesh	AGAR	Madhyapradesh
TUMKUR	Karnataka	DATIA	Madhyapradesh	JABALPUR	Madhyapradesh
KUNIGAL	Karnataka	JHANSI	Madhyapradesh	BARWAHA	Madhyapradesh
HIRIYUR	Karnataka	AMBAH	Madhyapradesh	RATLAM	Madhyapradesh
UDUPI	Karnataka	SABALGARH	Madhyapradesh	REWA	Madhyapradesh
KARKALA	Karnataka	ORAI	Madhyapradesh	SATNA	Madhyapradesh
KAUP	Karnataka	BHANDER	Madhyapradesh	UJJAIN	Madhyapradesh
UDYAVARA	Karnataka	LALITPUR	Madhyapradesh	AHMEDNAGAR	Maharashtra
MUDRADI	Karnataka	MAHGWAN	Madhyapradesh	SANGAMNER	Maharashtra
ALLEPPEY	Kerala	MANDALA	Madhyapradesh	SHRIRAMPUR	Maharashtra
CALICUT	Kerala	UJJAIN	Madhyapradesh	AKOLE	Maharashtra
KANNUR	Kerala	ANNUPUR	Madhyapradesh	RAHURI	Maharashtra
NAGARHOLE	Kerala	MHOW	Madhyapradesh	LONI	Maharashtra
KALPETTA	Kerala	DHAR	Madhyapradesh	SHRIGONDA	Maharashtra
NILAMBUR	Kerala	ASHTA	Madhyapradesh	SHEGAON	Maharashtra
TIRUPUR	Kerala	SHAJAPUR	Madhyapradesh	JAMKHED	Maharashtra
PAINNAVU	Kerala	MANDU	Madhyapradesh	ACHALAPUR	Maharashtra
ALLEPEY	Kerala	MAHESHWAR	Madhyapradesh	ANJANGAON	Maharashtra
QUILON	Kerala	KANNOD	Madhyapradesh	MURTAJPUR	Maharashtra
VARAKKALAJ	Kerala	BADNAWAR	Madhyapradesh	BALAPUR	Maharashtra
THEKADDI	Kerala	SHAMPUR	Madhyapradesh	DARWA	Maharashtra
POLACHHI	Kerala			MALEGAON	Maharashtra

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City Name	State	City Name	State	City Name	State
AMALNER	Maharashtra	SHIRDI	Maharashtra	PANCHGANI	Maharashtra
MALKAPUR	Maharashtra	KOPARGAON	Maharashtra	WAI	Maharashtra
SHEGAON	Maharashtra	AKOLA	Maharashtra	AUNDH	Maharashtra
KHAMGAON	Maharashtra	AMRAOTI	Maharashtra	INDAPUR	Maharashtra
ELLORA	Maharashtra	AURANGABAD	Maharashtra	JEJURI	Maharashtra
WARI	Maharashtra	BULDHANA	Maharashtra	RAIGARH	Maharashtra
SILLOD	Maharashtra	DHULE	Maharashtra	ALIBAUG	Maharashtra
VAIJAPUR	Maharashtra	JALGAON	Maharashtra	ROHA	Maharashtra
WARUD	Maharashtra	BHUSAWAL	Maharashtra	PEN	Maharashtra
DARYAPUR	Maharashtra	KOLHAPUR	Maharashtra	KOLAD	Maharashtra
ARVI	Maharashtra	JAYSINGPUR	Maharashtra	KHOPOLI	Maharashtra
BABHALESHWAR	Maharashtra	ICHALKARANJI	Maharashtra	PANVEL	Maharashtra
YEOLA	Maharashtra	MUMBAI	Maharashtra	MAHAD	Maharashtra
RAHATA	Maharashtra	NAVI MUMBAI	Maharashtra	RATNAGIRI	Maharashtra
DHARANGAON	Maharashtra	NAGPUR	Maharashtra	CHIPLUN	Maharashtra
CHALISGAON	Maharashtra	NANDED	Maharashtra	CHANDIP	Maharashtra
PAROLA	Maharashtra	NASIK	Maharashtra	ARNALA	Maharashtra
CHOPDA	Maharashtra	MALEGAON	Maharashtra	AGASHI	Maharashtra
PACHORA	Maharashtra	PUNE	Maharashtra	NAVGHAR	Maharashtra
ASHTA	Maharashtra	LONAVALA	Maharashtra	VAITARNA	Maharashtra
CHIKODI	Maharashtra	PIMPRI	Maharashtra	NALLASOPARA	Maharashtra

City Name	State	City Name	State	City Name	State
HATKANANGALE	Maharashtra	BHOR	Maharashtra	PALGHAR	Maharashtra
KURUNDWAD	Maharashtra	SASWAD	Maharashtra	BOISAR	Maharashtra
RAIGAD	Maharashtra	BARAMATI	Maharashtra	KELVE	Maharashtra
ALIBAUG	Maharashtra	NASRAPUR	Maharashtra	SAPHALE	Maharashtra
PANVEL	Maharashtra	DAUND	Maharashtra	KHARDI	Maharashtra
KATOL	Maharashtra	PHALTAN	Maharashtra	KHED	Maharashtra
UMRED	Maharashtra	KHED	Maharashtra	RAJAPUR	Maharashtra
HINGANGHAT	Maharashtra	WAI	Maharashtra	SANGLI	Maharashtra
BHANDARA	Maharashtra	SHIRVAL	Maharashtra	SATARA	Maharashtra
PARBHANI	Maharashtra	SANGAMESHWAR	Maharashtra	MAHABALESHWAR	Maharashtra
PURNA	Maharashtra	DEVRUKH MIRAJ	Maharashtra	KARAD	Maharashtra
BASMAT	Maharashtra	VITE	Maharashtra	SHOLAPUR	Maharashtra
SINNAR	Maharashtra	TASGAON	Maharashtra	SAWANTWADI	Maharashtra
ALANDI	Maharashtra	MALVAN	Maharashtra	KUDAL	Maharashtra
TRIMBAKESHWAR	Maharashtra	KALYAN	Maharashtra	KANKAVLI	Maharashtra
KAMTHI	Maharashtra	DEVGAD	Maharashtra	KASARA	Maharashtra
CHAKAN	Maharashtra	ULHASNAGAR	Maharashtra	ASANGAON	Maharashtra
SHIKRAPUR	Maharashtra	DOMBIVALI	Maharashtra	KALI	Maharashtra
KATRAJ	Maharashtra	AMBERNATH	Maharashtra	PUSAD	Maharashtra
WAGHOLI	Maharashtra	VENGURLA	Maharashtra	WARDHA	Maharashtra
WADGAON	Maharashtra	OROS	Maharashtra	THANE	Maharashtra
KHOPOLI	Maharashtra	BARSHI	Maharashtra	VIRAR	Maharashtra
PEN	Maharashtra	PANDHARPUR	Maharashtra	VASAI	Maharashtra
CHINCHWAD	Maharashtra	AKKALKOT	Maharashtra	DAHANU	Maharashtra
RANJANGAON	Maharashtra			SHAHAPUR	Maharashtra

SBI general INSURANCE
SURAKSHA AUR BHAROSA DONO

City Name	State	City Name	State	City Name	State
YEOTMAL	Maharashtra	BATALA	Punjab	BHARATPUR	Rajasthan
BALASORE	Orissa	ATARI	Punjab	JHUNJHUNUN	Rajasthan
BARIPADA	Orissa	RAMAN	Punjab	TIJARA	Rajasthan
JALESWAR	Orissa	MANSA	Punjab	DAUSA	Rajasthan
BHADRAK	Orissa	SIRSA	Punjab	SAWAI MADHOPUR	Rajasthan
JOSHIPUR	Orissa	KOT KAPURA	Punjab	NEEM KA THANA	Rajasthan
NAYAGARH	Orissa	NAKODAR	Punjab	SARISKA	Rajasthan
TAPATAPANI	Orissa	JAGRAON	Punjab	BHINMAL	Rajasthan
CUTTACK	Orissa	BHATINDA	Punjab	SIROHI	Rajasthan
ICCHAPURAM	Orissa	MOGA	Punjab	HINGOLI	Rajasthan
CHHATRAPUR	Orissa	FARIDKOT	Punjab	BILARA	Rajasthan
KALINGA	Orissa	BARNALA	Punjab	BUNDI	Rajasthan
SOMPETA	Orissa	BATALA	Punjab	RAMGARH	Rajasthan
RAYAGADA	Orissa	RAJPURA	Punjab	KOTPUTLI	Rajasthan
CHANDANPUR	Orissa	KAKRALA	Punjab	BARMER	Rajasthan
GOP	Orissa	AMBALA	Punjab	RAWATBHATA	Rajasthan
KONARK	Orissa	NABHA	Punjab	JHALAWAR	Rajasthan
JATANI	Orissa	KHANNA	Punjab	RAJASMAND	Rajasthan
KHORDA	Orissa	MALER KHOTLA	Punjab	DUNGARPUR	Rajasthan
PANNIKOLI	Orissa	PHAGWARA	Punjab	BANSWARA	Rajasthan
BAUDH	Orissa	GURDASPUR	Punjab	DELWARA	Rajasthan

City Name	State	City Name	State	City Name	State
CHANDAPUR	Orissa	PATHANKOT	Punjab	BHILWARA	Rajasthan
KENDRAPATHA	Orissa	HOSHIARPUR	Punjab	BIKANER	Rajasthan
RAMPUR	Orissa	JALANDHAR	Punjab	CHITTORGARH	Rajasthan
PARADWEEP	Orissa	LUDHIANA	Punjab	JAIPUR	Rajasthan
TALCHER	Orissa	PATIALA	Punjab	JAISALMER	Rajasthan
JAGATSINGHPUR	Orissa	NAWANSHAHAR	Punjab	JALORE	Rajasthan
DHEKNAL	Orissa	ROPAR	Punjab	JODHPUR	Rajasthan
SONEPUR	Orissa	BARNALA	Punjab	KOTA	Rajasthan
BERHAMPUR	Orissa	AJMER	Rajasthan	MOUNT ABU	Rajasthan
DEOGHAR	Orissa	ALWAR	Rajasthan	PALI	Rajasthan
BARGARH	Orissa	NASIRABAD DIG	Rajasthan	SIKAR	Rajasthan
SUNDERGARH	Orissa	MERTA	Rajasthan	SIROHI	Rajasthan
KEONJHAR	Orissa	BEAWAR	Rajasthan	TONK	Rajasthan
PURI	Orissa	GANGANAGAR	Rajasthan	UDAIPUR	Rajasthan
BHUBANESHWAR	Orissa	GAJNER	Rajasthan	GANGTOK	Sikkim
SAMBALPUR	Orissa	PHALODI	Rajasthan	MANGAN	Sikkim
JHARASGUDA	Orissa	NIMBAHERA	Rajasthan	KISHANGANJ	Sikkim
ROURKELA	Orissa	NIMACH	Rajasthan	CHENGAI ANNA	Tamilnadu
PONDICHERRY	Pondicherry	RANTHAMBOR	Rajasthan	CHENNAI	Tamilnadu
KADDALORE	Pondicherry	SIKAR	Rajasthan	KANCHIPURAM	Tamilnadu
TINDIVANAM	Pondicherry	NARNAUL	Rajasthan	THIRUVALLUR	Tamilnadu
NELLIKKUPPAM	Pondicherry	CHURU	Rajasthan	KOTTAYAM	Tamilnadu
AMRITSAR	Punjab	KHETRI	Rajasthan	MELUR	Tamilnadu
ABOHAR	Punjab	TONK	Rajasthan	SIVAGANGA	Tamilnadu
KAPURTHALA	Punjab	-	-	USILAMPATTI	Tamilnadu

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City Name	State	City Name	State	City Name	State
TIRUPPUR	Tamilnadu	BISLAPUR	Uttarpradesh	MUZAFFARNAGAR	Uttarpradesh
GOPICHETTIPALAIYAM	Tamilnadu	PILIBHAT	Uttarpradesh	NOIDA	Uttarpradesh
COIMBATORE	Tamilnadu	FARIDPUR	Uttarpradesh	SAHARANPUR	Uttarpradesh
TIRUPUR	Tamilnadu	MAU	Uttarpradesh	BISWARI	Uttarpradesh
KANYAKUMARI	Tamilnadu	BELA	Uttarpradesh	MAHMUDABAD	Uttarpradesh
NAGERCOIL	Tamilnadu	MIRZAPUR	Uttarpradesh	KASHI	Uttarpradesh
MADURAI	Tamilnadu	ATRAULI	Uttarpradesh	SITAPUR	Uttarpradesh
ERODE	Tamilnadu	ALIGARH	Uttarpradesh	KUSHINAGAR	Uttarpradesh
IDAPADDI	Tamilnadu	ALLAHABAD	Uttarpradesh	SULTANPUR	Uttarpradesh
METTUR	Tamilnadu	BARABANKI	Uttarpradesh	VARANASI	Uttarpradesh
MALLASAMUDRAM	Tamilnadu	BAREILLY	Uttarpradesh	DEHRADUN	Uttarakhand
RASIPURAM	Tamilnadu	ETWAH	Uttarpradesh	RAIPUR	Uttarakhand
SURAMANGALAM	Tamilnadu	ETAH	Uttarpradesh	RISHIKESH	Uttarakhand
PORTO NOVO	Tamilnadu	FATEHGAD	Uttarpradesh	ROORKEE	Uttarakhand
KURINJIPADDI	Tamilnadu	BASTI	Uttarpradesh	SULTANPUR	Uttarakhand
MANAPPARAI	Tamilnadu	KHAGA	Uttarpradesh	MUSSORIE	Uttarakhand
DINDIGUL	Tamilnadu	BANDA	Uttarpradesh	HARDWAR	Uttarakhand
ARANI	Tamilnadu	BILGRAM	Uttarpradesh	BANKURA	West Bengal
POLUR	Tamilnadu	RAE BAREILLY	Uttarpradesh	BISHNUPUR	West Bengal
VANIYAMBADI	Tamilnadu	UNNAO	Uttarpradesh	BARDHAMMAN	West Bengal
TIRUKKOYILUR	Tamilnadu	MOHANLALGAM	Uttarpradesh	DURGAPUR	West Bengal

City Name	State	City Name	State	City Name	State
KARUR	Tamilnadu	MALIHABAD	Uttarpradesh	SILIGURI	West Bengal
SALEM	Tamilnadu	CHHATA	Uttarpradesh	GANGTOK	West Bengal
CHIDAMBARAM	Tamilnadu	MAT	Uttarpradesh	JHARGRAM	West Bengal
TIRUCHIRAPPALLI	Tamilnadu	MODINAGAR	Uttarpradesh	BURDWAN	West Bengal
TRICHY	Tamilnadu	SARDHANA	Uttarpradesh	CALCUTTA	West Bengal
TIRUVANNAMALAI	Tamilnadu	NIWARI	Uttarpradesh	DARJEELING	West Bengal
VELLORE	Tamilnadu	KAIRANA	Uttarpradesh	HOWRAH	West Bengal
VILLUPURAM	Tamilnadu	BURHANA	Uttarpradesh	KHARAGPUR	West Bengal
AGRA	Uttarpradesh	NAKUR	Uttarpradesh	MEDINIPUR	West Bengal
FIROZABAD	Uttarpradesh	DEOBAND	Uttarpradesh	DURGAPUR	West Bengal
BHARATPUR	Uttarpradesh	BILARI	Uttarpradesh		
DHAULPUR	Uttarpradesh	FAIZABAD	Uttarpradesh		
VRINDAVAN	Uttarpradesh	KANNAUJ	Uttarpradesh		
HATHRAS	Uttarpradesh	FATEHPUR	Uttarpradesh		
FATEHABAD	Uttarpradesh	GHAZIABAD	Uttarpradesh		
FATTEPUR SIKRI	Uttarpradesh	SAHIBABAD	Uttarpradesh		
KHURJA	Uttarpradesh	GREATER NOIDA	Uttarpradesh		
KHAIR	Uttarpradesh	HARDOI	Uttarpradesh		
IGLAS	Uttarpradesh	KANPUR	Uttarpradesh		
KASGANJ	Uttarpradesh	LUCKNOW	Uttarpradesh		
ALIGANJ	Uttarpradesh	MATHURA	Uttarpradesh		
AYODHYA	Uttarpradesh	BULANDSHAR	Uttarpradesh		
RANIGANJ	Uttarpradesh	DADRI	Uttarpradesh		
BIKAPUR	Uttarpradesh	MEERUT	Uttarpradesh		
BHARTANA	Uttarpradesh	MORADABAD	Uttarpradesh		