MOTOR ACT ONLY- PRIVATE CAR

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

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

Sl. No.	Title	Description (Please refer to applicable policy clause number in next column)	Policy Clause Number
1.	Product Name	**Motor Act Only- Private Car**	
2.	Unique Identification Number(UIN) allotted by IRDAI	IRDAN144RP0002V02201819	
3.	Structure	Limit of liability - Indemnity	2.Coverage, section 2a, 2b
4.	Interests Insured	Interest insured is Third Party liability arising out of insured vehicle	2. Coverage, section 2a
5.	Sum Insured / Motor Insured Declared Value	Policy covers the following : 1. coverage to the Third Party liabilities 2. Third Party Property Damages upto INR 750,000 with an option to restrict the coverage to INR 6000 whereby there will be reduction in Liability only premium	2. Coverage, section 2a
6.	Policy Coverage (What the policy covers?)	This policy covers 1. Third party liability in case of injury/death of the person, or any damage caused to the property of the third party 2. If Compulsory Personal Accident cover is opted by you, the policy covers Personal accident up to Rs 15 lakh for individual owners while driving. Passengers can also get coverage up to Rs 2 lakh per person For complete details on the coverage, limits, exclusions, terms & conditions, refer policy wording on www.sbigeneral.in	2. Coverage section 2a, 2b
7.	Add on Cover	Not applicable	
8.	Loss participation	Not applicable	

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9.	**Exclusions (what the policy does not cover)**	The Insurer shall not be liable with respect to • Driving without a valid licence • Driving under the influence of drugs and alcohol • Own damage cover to vehicle • Unauthorized usage • Driving outside geographical area For complete details on the exclusions, refer policy wording.	6. General Exceptions
10.	**Special Conditions and Warranties (if any)**	Not applicable	6. General Exceptions
11.	**Admissibility of Claim**	**Admissibility:** Admissibility of claim can be done by filing the FIR with the police immediately after the accident and file a compensation claim case in the Motor Accident Claims Tribunal. The claim would not be acceptable if it falls under General exclusion/condition mentioned in the Policy Wordings. Policy can be cancelled on the ground of mis- representation, mis -declaration, fraud, non-disclosure of material facts.	7. Conditions
12.	**Policy Servicing - Claim Intimation and Processing**	1. Claim intimation & reaching to our designated officials please contact us at Email: customer.care@sbigeneral.in Toll-Free number: 18001021111 Website: www.sbigeneral.in Whatsapp: 7669800345 Mobile app: SMS: 561612	
13.	**Grievance Redressal and Policyholders Protection**	**Stage 1** If you wish to register your grievances directly with us, you may write to us at head.customercare@sbigeneral.in or gro@sbigeneral.in or call our toll free number- 1800 102 1111. After examining the matter, final response would be conveyed within a period of 14 days from the date of receipt of your complaint. In our initial acknowledgement of receipt letter, we will provide the name and title of the person who is handling your Grievance. This person will have the authority necessary to investigate and resolve the Grievance. Details of our Grievance Redressal Officer is mentioned on our website at https://www.sbigeneral.in/grievance-redressal Note: The Company shall endeavour to maintain the regulatory TAT of 14 days in resolving your grievances. Alternatively, you may Register your grievance with the	9. Grievance Redressal Process

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		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	
14.	**Obligations of prospective Policyholder / Customer**	The Policy shall be void and all premium paid hereon shall be forfeited to the Insurer, in the event of misrepresentation, misdescription or non disclosure of any material fact by the policyholder pertaining to the proposal form, written declarations or any other communication exchanged for the sake of obtaining the insurance policy by the Insured. Disclosure of other material information during the policy period: 1. Change in insured name 2. Change in the vehicle details i.e make, model, cc, extra fitments, engine & chassis no, class of vehicle. In fact all (In fact, all relevant details are in the RC book/card and a copy of same may be handed over) Tax paid details; Certificate of fitness, license validity etc.	6. General Exceptions

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

Place: ....

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

Note:

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

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