SBI general INSURANCE
SURAKSHA AUR BHAROSA DONO

MOTOR- COMPULSORY PERSONAL ACCIDENT (OWNER-DRIVER) INSURANCE

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

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

Sl. No.	Title	Description (Please refer to applicable policy clause number in next column)	Policy Clause Number
1.	**Name of Insurance Product/ Policy**	**Motor- Compulsory Personal Accident (Owner-Driver) Insurance**	
2.	**Unique Identification Number allotted by IRDAI**	IRDAN144RP0038V02201819	
3.	**Structure**	Limit of liability - Indemnity	2.Coverage
4.	**Interests Insured**	Interest insured is bodily injury sustained by the insured person during the period of insurance in direct connection with the vehicle insured or whilst mounting and dismounting from or traveling in the vehicle insured as a co-driver, caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence	2. Coverage
5.	**Sum Insured / Motor Insured Declared Value**	Upto INR 15 Lakhs	
6.	**Policy Coverage (What the policy covers?)**	This policy covers: Personal accident covers up to Rs 15 lakh for individual owners while driving. For complete details on the coverage, limits, exclusions, terms & conditions, refer policy wording	2. Coverage
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 • Intentional self-injury, suicide or attempted suicide physical defect or infirmity or • Any accident/loss arising out of War, civil war, invasion, insurrection, revolution, act of foreign enemy, hostilities (whether War be declared or not), rebellion, mutiny, use of military power or usurpation of government or military power; • Any bodily injury caused by, contributed to, by or arising from nuclear ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission) or nuclear weapons material or nuclear equipment or any part of that equipment • The dispersal or application of pathogenic or poisonous biological or chemical materials; The release of pathogenic or poisonous biological or chemical materials, or Congenital anomalies or any complications or conditions arising there from • Committing breach of law with criminal intent. • Loss caused directly or indirectly, wholly or partly by infections (except pyogenic infections which shall occur through an Accidental cut or wound) or any other kind of Disease; • Participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion • An accident while being under the influence or abuse of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a physician and taken as prescribed. For complete details on the exclusions, refer policy wording	3. Exclusions
10.	**Special Conditions and Warranties (if any)**	• The Compulsory Personal Accident Cover can only be provided to the Registered owner who is named as the insured under the policy of the vehicle insured herein, where he/she holds a valid driving license , in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989 (as amended), at the time of the accident. • The Compulsory Personal Accident Cover cannot be granted where a vehicle is owned by a company, a partnership firm or a similar body corporate or where the owner-driver does not hold a valid driving license.	4. Special Conditions
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.	5. General Conditions

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<tr><th>Sl. No.</th><th>Title</th><th>Description
(Please refer to applicable policy clause number in next column)</th><th>Policy Clause Number</th></tr>
<tr><td></td><td></td><td>Denial: Denial of claim can be done by us & policy can be cancelled on the ground of mis- representation, mis -declaration, fraud, non-disclosure of material facts.
<table>
<tr><th>Details of bodily Injury</th><th>Scale Of Compensation</th></tr>
<tr><td>i) Death</td><td>100%</td></tr>
<tr><td>ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye</td><td>100%</td></tr>
<tr><td>iii) Loss of one limb or sight of one eye</td><td>50%</td></tr>
<tr><td>iv) Permanent Total Disablement from injuries other than named above</td><td>100%</td></tr>
</table>
Claim calculation will be done basis details of bodily injury and the scale of compensation.</td><td></td></tr>
<tr><td>12.</td><td>Policy Servicing - Claim Intimation and Processing</td><td>1. Claim intimation & reaching to our designated officials please contact us at
Email: customer.care@sbigeneral.in
Toll-Free number 1800102111
Website: www.sbigeneral.in
Whatsapp: 7669800345 Mobile app
SMS: 561612
2. Turnaround Time (TAT) for claim settlement
Settlement/rejection of Claim - 22 days after receiving last document
3. Escalation matrix when TAT is not satisfied
For Queries, Service Request and Non - Health claims Registration
Call SBI General Insurance on Toll Free – 18001021111
Email us at: customer.care@sbigeneral.in</td><td></td></tr>
<tr><td>13.</td><td>Grievance Redressal and Policy-holders Protection</td><td>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</td><td>7. Grievance Redressal Process</td></tr>
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Sl. No.	Title	Description (Please refer to applicable policy clause number in next column)	Policy Clause Number
		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	
14.	**Obligations of prospective Policyholder / Customer**	The Policy shall be void and all premium paid hereon shall be forfeited to the Insurer, in the event of misrepresentation, misdescription or non disclosure of any material fact by the policyholder pertaining to the proposal form, written declarations or any other communication exchanged for the sake of obtaining the insurance policy by the Insured. Disclosure of other material information during the policy period: 1. Change in insured name 2. Change in the vehicle details i.e make, model, cc, extra fitments, engine & chassis no, class of vehicle. In fact all (In fact, all relevant details are in the RC book/card and a copy of same may be handed over) Tax paid details; Certificate of fitness, license validity etc.	

Declaration by the Policy Holder:

I have read the above and confirm having noted the details.

Place: .....

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

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

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