SBI general INSURANCE
SURAKSHA AUR BHAROSA DONO

TWO WHEELER INSURANCE POLICY-PACKAGE
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
   (i) Chairperson, or
   (ii) 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 to 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.

(The term two wheeler referred to in this policy will include Motor Cycle/Scooter/Auto Cycle or any other motorized two wheeled vehicle mentioned in the Schedule)

NOW THIS POLICY WITNESSETH:

That subject to the terms xceptions 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 and 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 and 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, tubes, and batteries - 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
Exceeding6months 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 year 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;

   (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.

   (c) loss or damage to accessories by burglary, housebreaking or theft unless the vehicle is stolen at the same time; and

   (d) 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.

   In the event of the vehicle being disabled by reason of accidental 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 in all, Rs.300/- in respect of any one accident.

   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.150/-

   (b) the Company is furnished forthwith with a detailed estimate of the cost of repairs and

   (c) The insured shall give to 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 insured 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 including occupants carried in the vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor Vehicles Act, the Company shall not be liable where such death or injury arises out of and in course of employment of such person by the Insured.

   ii) damage to property other than property belonging to the Insured or held in trust or in the custody or control of the Insured.

   PROVIDED ALWAYS that the Company shall not be liable in respect of death injury or damage caused or arising beyond the limits of any carriageway or thoroughfare in connection with the bringing of the load to the vehicle for loading thereon or the taking away of the load from the vehicle after unloading there from.

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. 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.

5. 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.

c) SECTION III – 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 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:

A. 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 lakh during any one period of insurance.

B. 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.

C. 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.

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 side car/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 insured vehicle 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	NIL
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 Loss (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.

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 provisions.

5. APPLICATION OF LIMITS OF INDEMNITY

In the event of any accident involving indemnity to more than one person, any limitation by the terms of this Policy and/or of any Endorsement thereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all persons indemnified and such indemnity shall apply in priority to the Insured.

6. 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 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 or 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.

7. 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.

8. 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. 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.

4. 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.
5. 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.
  b) refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced.
- Where the ownership of the insured vehicle is transferred, the policy cannot be cancelled unless evidence that the vehicle is insured elsewhere is produced.

6. 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.
7. 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.
8. 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

9. 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.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 insurer 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.8. DISCOUNT FOR MEMBERSHIP OF RECOGNISED AUTOMOBILE ASSOCIATIONS (Private Cars and Motorised Two Wheelers Only)

It is hereby understood and agreed that in consideration of Insured's membership of** a discount in premium of Rs.....* is allowed to the insured hereunder from../../....

It is further understood and agreed that if the Insured ceases to be a member of the above mentioned association during the currency of this Policy, the Insured shall immediately notify the Company accordingly and refund to the Company, a proportionate amount of the discount allowed on this account for the unexpired period of the cover.

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

* For full Policy period, the full tariff discount to be inserted. For mid-term membership, pro-rata proportion of the tariff discount for the unexpired Policy period to be inserted.

** Insert name of the concerned Automobile Association.

IMT.10. INSTALLATION OF ANTI-THEFT DEVICE

(Not applicable to Motor Trade Policies)

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 as per tariff provision is to be inserted. For mid-term certification of installation of Anti Theft device pro-rata proportion of tariff discount for the unexpired 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

(Applicable to all classes except as otherwise provided in the tariff)

It is hereby understood and agreed that the Company 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.15. PERSONAL ACCIDENT COVER TO THE INSURED OR ANY NAMED PERSON OTHER THAN PAID DRIVER OR CLEANER

(Applicable to private cars including three wheelers rated as private cars and motorized Two-wheelers with or without side car <not for hire or reward>)

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 person 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%

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 Companyshall not in the aggregate exceed the sum of Rs* during any oneperiod 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.16. PERSONAL ACCIDENT TO UNNAMED PASSENGERS OTHER THAN INSURED AND THE PAID DRIVER OR CLEANER

(For Vehicles rated as Private Cars and Motorised Two Wheelers <not for hire or reward> with or without side car)

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 injuries hereinafter defined sustained by any passenger other than the Insured and/or the paid driver, attendant or cleaner and/or a person in the employ of the Insured coming within the scope of the Workmen's Compensation Act, 1923 and subsequent amendments of the said Act and engaged in and upon the service of the Insured at the time such injury is sustained whilst mounting into, dismounting from or traveling in but not driving the insured motor car and caused by violent accidental external and visible means which independently of any other cause shall within three 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%

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.

(4) not more than ...** persons/passengers are in the vehicle insured at the time of occurrence of such injury.

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

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

**The registered sitting capacity of the vehicle insured to be inserted.

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

(Applicable to all classes of vehicles)

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 oneperiod 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.18. PERSONAL ACCIDENT TO UNNAMED HIRER AND UNNAMED PILLION PASSENGERS

(Applicable to Motorised Two wheelers with or without side Car)

In consideration of the payment of an additional premium, it is hereby understood and agreed that the Company undertakes to pay compensation to any unnamed hirer/ driver/ any unnamed pillion/ sidecar passenger* on the scale provided below for bodily injury caused by violent accidental external and visible means whilst mounting into/onto and/or dismounting from or traveling in/on the vehicle insured which independently of any other cause shall within three 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%

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 oneperiod 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.

(4) not more thanpersons/passengers are in the vehicle insured at the time of occurrence of such injury.

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

*Delete if P.A cover for unnamed pillion / side car passenger is not taken

** 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.

*Insert 'Condition 3' in the case of the Private Car and Motorsied Two Wheeler Policies and 'Condition 4' in the case of Commercial Vehicles 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's 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.50 for Two wheelers, Rs.100 for private cars, Rs.150 for Commercial Vehicles – three wheelers and taxis or Rs.200 for Commercial Vehicles (excluding three wheelers and taxis).

IMT.22. COMPULSORY DEDUCTIBLE

(Applicable to Private Cars, three wheelers rated as private cars, all motorized two wheelers, taxis, private car type vehicle plying for public/private hire, private type taxi let out on private hire)

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 its 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 as per GR.40 of the tariff.

(ii) in respect of a vehicle rated under the Tariff for Private Car and in respect of a motorised two wheeler not carrying passengers for hire or reward, if any deductible in addition to the compulsory deductible provided in this endorsement is voluntarily borne by the Insured, the sum representing the aggregate of the compulsory and the voluntary deductibles is to be inserted.

** to insert Condition no 3 in respect of a vehicle rated under Tariff for Private Car / Two wheelers or Condition no 4 in respect of a vehicle rated under the Tariff for Commercial Vehicles.

IMT.22A. VOLUNTARY DEDUCTIBLE

(For Private Cars/motorized two wheelers other than for hire or reward)

It is hereby declared and agreed that the Insured having opted a voluntary deductible of Rs* , a reduction in premium of Rs...** under Section 1 of the Policy is hereby allowed.

In consideration of the above, 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 its 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.

* to insert voluntary deductible amount opted by the Insured under tariff for Private Car / Tariff for motorised two wheelers.

** to insert appropriate amount relating to the voluntary deductible opted as per the provision of the tariff for Private car / tariff for motorised two wheelers

*** to insert aggregate amount of voluntary deductible opted and the compulsory deductible applicable to the vehicle insured as in G.R 40

to insert Policy condition No. 3 of the tariff for private car / tariff for motorised two wheelers

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 arrived at in terms of G.R.42.

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.

(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 of the Tariff 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.

*In case of Private cars/ motorised two wheelers (not used for hire or reward) delete this para.

IMT.29. LEGAL LIBILITY TO EMPLOYEES OF THE INSURED OTHER THAN PAID DRIVER AND / OR CONDUCTOR AND / OR CLEANER WHO MAY BE TRAVELLING OR DRIVING IN THE EMPLOYER'S CAR

(Private Car's only/ Motorised two wheelers [not for hire or reward])

In consideration of the payment of an additional premium @ Rs.25/- per employee insured notwithstanding anything to the contrary contained in the Policy it is hereby understood and agreed that the Company will indemnify the Insured against the Insured's liability at Common Law and Statutory Liability under the Fatal Accidents Act,1855 for compensation (including legal costs of any claimant) for death of or bodily injury to any employee (other than paid drivers) of the within named Insured being carried in or upon or entering in or getting on to or alighting from or driving the vehicle insured.

Provided that in the event of an accident whilst the vehicle insured is carrying more than* employees of the Insured (including the driver) the Insured shall repay to the Company a rateable proportion of the total amount payable by the Company by the reason of this endorsement in respect of accident in connection with such vehicle insured.

Subject otherwise to the terms, conditions limitations and exceptions of this Policy. NB. * To insert the number of employees for which the premium has been paid.

IMT.31. RELIABILITY TRIALS AND RALLIES

(Private Cars and Motorised Two Wheelers Only)

In consideration of the payment of an additional premium it is hereby understood and agreed that in the indemnity granted by this Policy is extended to apply whilst the vehicle insured is engaged in .....* to be held at** on or about the date of../../.... under the auspices of#

Provided that –

(a) No indemnity shall be granted by this Endorsement to#

(b) This Policy does not cover use for organised racing, pace making, or speed testing.

(c) During the course of the*, the Company shall not be liable in respect of death of or bodily injury to any person being carried in or upon or entering or getting on to or alighting from the vehicle insured at the time of the occurrence of the event out of which any claim arises.

It is further understood and agreed that while the vehicle insured is engaged in .....*, the Insured shall bear the first Rs

@ (or any less amount for which the claim may be assessed) of each and every claim under Section I of this Policy.

Provided that if the Company shall make any payment in exercise of its discretion under condition No. 3 of the Policy in settlement of any claim and such payment includes the amount for which the Insured is responsible by reason of this Endorsement the Insured shall repay to the Company forthwith the amount for which the insured is so responsible.

For the purpose of this Endorsement the expression "claim" shall mean a claim or series of claims arising out of one event. Subject otherwise to the terms, conditions limitations and exceptions of this Policy.

* To insert the name of the event ** To insert the venue of the event.

@ To insert Rs 5000/- for Private Cars or Rs 2500/- for motorised two-wheelers. For the duration of the event the deductible under Section 1 of this Policy for the purpose of IMT 22 will be the amount stated in IMT 22 or the amount stated herein, whichever is higher.

To insert the name of the promoters of the event.

To delete the entire paragraph in case of Liability Only Policies.

IMT.32. ACCIDENTS TO SOLDIERS /SAILORS/ AIRMEN EMPOYED AS DRIVERS

In consideration of the payment of an additional premium of Rs 100/- * it is hereby understood and agreed that in the event of any Soldier/Sailor/Airman employed by the Insured to drive the vehicle insured being injured or killed whilst so employed, this policy will extend to relieve the Insured of his liability to indemnify Ministry of Defence under the respective Regulations.

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

* This additional premium is flat and irrespective of period of insurance not exceeding 12 months. Any extension of the Policy period beyond 12 months will call for payment of further additional premium under this Endorsement.

IMT.33. LOSS OF ACCESSORIES

(Applicable to Motorised Two Wheeler Policies only)

In consideration of the payment of an additional premium of Rs , it is hereby understood and agreed that as from ../../....

Notwithstanding anything to the contrary contained in Section I but subject otherwise to the terms exceptions conditions and limitations of this Policy , the Company will indemnify the Insured in respect of loss of or damage to accessories the property of the insured, specifically declared by the Insured caused by burglary, housebreaking or theft.

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

10. 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.

11. GRIEVANCE REDRESSAL PROCEDURE

Stage 1: Bima Bharosa

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

Stage2: 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 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

The list of Insurance Ombudsman o ces along with their area of jurisdiction is attached herewith. Ombudsman and Addresses of Ombudsmen Centres.

ANNEXURE I - LIST OF OMBUDSMEN OFFICES

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, Pondicherry Town and Karaikal (which are part of Pondicherry).	Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in
Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonepat & Bahadurgarh.	2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@ecoi.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 Pondicherry.	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 of Union Territory of Pondicherry.	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: Laitpur, 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, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.	6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in
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 Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, 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, Area of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).	Smt. Ramma Bhasin, Secretary General, Shri Y.R. Raigar, Secretary 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W), MUMBAI – 400054 Tel : 022-26106889/6671 Fax : 022-26106949 Email- inscoun@gbic.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.inss	

Source:- CIO (cioins.co.in)

12. ADD ONS

The Add On shall be applicable as mentioned in the Annexure-III

INSURANCE IS THE SUBJECT MATTER OF THE SOLICITATION

ANNEXURE III

LIST OF ADD ON COVERS (Two Wheeler Insurance Policy - Packager)

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.

1. Depreciation Reimbursement-

In consideration of payment of the additional premium by the Insured as specified and shown in the Schedule and realization thereof by the Company, it is hereby agreed that notwithstanding anything to the contrary contained in the Policy, the Company will reimburse the Insured, the amount of depreciation applicable on the parts of the vehicle which were allowed to be replaced for approved partial loss claims under Section I of the Policy, provided always 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.

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

1. Engine Guard

This cover is applicable if it is shown on Your schedule.

What Is Covered

In consideration of the payment of 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 of the insured vehicle.
2) Gear Box, Transmission or Differential Assembly & associated parts of the insured vehicle.

Provided loss or damage is 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 the Company Authorized 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 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) Company Authorized Workshop/ Garage/ Service Station- A motor vehicle repair workshop/ garage/ service station authorized by Us.
2) We, Us, Our, Ourselves means SBI General Insurance Company Limited
3) 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.

2. Tyre And Rim Guard

This cover is applicable if it is shown on Your schedule.

What Is Covered

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

Tyre

We will cover expenses for repair and/ or replacement, as may be necessitated arising out of accidental loss or damage to Tyre and tubes.

In any situation the Company's liability would not exceed the

following, basis the unused tread depth of respective Tyre -

- Unused tread depth of <3 mm- considered as normal wear and tear and is not covered.
- Unused tread depth of >=3 to <5 mm- 50% of cost of new Tyre and/ or tube
- Unused tread depth of >=5 to <7 mm- 75% of cost of new Tyre and/ or tube
- Unused tread depth of >7mm- 100% of cost of new Tyre and/ or tube

Unused tread depth will be measured at the centre of the tread. Minimum 4 measurements at 4 different places will be taken for the purpose of arriving at mean tread depth which will be the basis of indemnity under the coverage.

Cover also includes any service or labor charges incurred during replacement/ repairs of damaged Tyre (s) of the insured vehicle.

Rim

If during the Period of Insurance any Rim on Your insured vehicle is accidently physically damaged or warped as a result of a blowout or as a result of it being driven over pot holes, kerbs, or other road debris We will pay the cost of repairs or replacement of the damaged Rim only.

Whenever replacement of Tyre and/ or Rim will be allowed it will be of the same make and specification and if the Tyre and/ or Rim of similar specification is not available and replaced Tyre and/ or Rim is superior to damaged Tyre and/ or Rim then We will not be liable for betterment charges. Maximum of 2 replacements will be allowed during one annual Period of Insurance.

Cover also includes any service or labour charges incurred during replacement/ repairs of damaged Tyre (s) of the insured vehicle. Cost of consumables are also covered.

If damage to Tyre / tube and/ or Rim is due to accidental damage to the insured vehicle covered under "Own Damage" section of the Policy, Our liability under this cover will be restricted to the difference of depreciation percentage applied under "Own Damage" section and as mentioned above basis the unused tread depth.

What Is Not Covered

1) If vehicle is not repaired at the Company Authorized Garage
2) Loss or damage arising out of natural wear and tear.
3) Any loss or damage to Rims resulting from corrosion and/ or oxidation and/ or rusting.
4) Any loss or damage within first 15 days of inception of the Policy.
5) Any loss or damage occurred prior to inception of the Policy.
6) Any loss or damage resulting into total loss of the vehicle.
7) Routine maintenance including adjustment, alignment, balancing or rotation of wheels/ Tyres/ tubes.
8) Theft of Tyre(s)/ tube(s)/ Rim(s) or its parts, accessories without vehicle being Lost/Stolen or theft of entire vehicle.
9) If the Tyre(s)/ tube(s)/ Rim(s) being claimed is different from Tyre(s)/ Rim(s) insured/ supplied as original equipment along with the vehicle unless informed to us and mentioned/ endorsed on the Policy.
10) Fraudulent act committed by You or the workshop or any person entrusted possession of the vehicle by You.
11) Loss or damage arising out of improper storage or transportation.
12) Any consequential loss or damage such as but not limited to noises, vibrations and sensations that do not affect Tyre/ Rim function or performance
13) Loss or damages arising out of modifications not approved by Tyre/ vehicle manufacturer.
14) Any loss or damage to Rims arising due to fitment of accessories to the insured vehicle such as wheel covers etc.
15) Loss or damage resulting from hard driving due to race, rally or illegal activities.
16) Loss or damage due to neglect of periodic maintenance as specified by manufacturer.
17) Loss or damage resulting from poor workmanship while repair.
18) Loss or damage arising out of any manufacturing defect or design including manufacturer's recall.
19) Minor damage or scratch not affecting the functioning.
20) Tyre/ Rim which has been used for its full specified life as per manufacturer's guideline or where unused tread depth is less than 3 mm.

Important Conditions

1) If You make a fraudulent claim which is declined as per "What is not covered", coverage under this section shall cease with immediate effect.
2) If during the Period of Insurance any Tyre and/ or Rim is replaced for any reason for which claim is not preferred under the coverage, cover on new Tyre and/ or Rim would not be available unless details of new Tyre and/ or Rim are informed to Us.
3) In case of replacement of Tyre and/ or Rim for which a claim is preferred under the coverage, replaced Tyre and/ or Rim can be included by way of endorsement.
4) All claims must be made within 3 working days of damage.
5) You must take all reasonable steps to avoid loss or damage to Tyre(s) and/ or Rim. You must not continue to drive the vehicle after any damage or incident if this could cause further damage to the Tyre(s) and/ or Rim.

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

Definitions

1) Company Authorized Workshop/ Garage/ Service Station- A motor vehicle repair workshop/ garage/ service station authorized by Us.
2) Lost or Stolen- means having being inadvertently lost or having been stolen by a third party without your assistance, consent or co-operation.
3) Period of Insurance- The period of time stated in the schedule for which the Policy is valid and operative.
4) Rim- means the rim of the wheels on your vehicle excluding any other part of the wheel assembly such as the wheel hub, brakes, bearing or axle.
5) Tyre- means any tyre that was attached to your vehicle (excluding space saver tyre) at the time this Policy was purchased.
6) We, Us, Our, Ourselves means SBI General Insurance Company Limited
7) 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. Inconvenience Allowance

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, the Company will pay the Insured – daily cash benefit as specified in the Schedule following an identifiable and admissible own damage claim under the Policy provided always that

a) Daily cash benefit as prescribed in the Schedule is payable only for the time taken for repair of the damages caused by an accident covered under the Policy subject to a maximum period of 10 days. The time taken for repairs is calculated from the time of starting of accidental repairs allowed by the Company to time of completion of the same.

b) Such approved repairs should be carried out in a Company Authorised Garage.

c) The deductible mentioned in the Schedule shall be reduced from

the eligible days of benefit for each and every claim under the Policy. The Company's liability to make any payment under the Policy is in excess of the deductible.

d) The cover is applicable only for the first own-damage claim lodged during one annual period of insurance.

e) Deductible – First 3 days of actual repair.

4. Basic Road-Side Assistance

In consideration of the payment of additional premium by the Insured as specified and shown in the Policy Schedule and realization thereof by the Company, the Company will provide the following services within an area of 50 Kms. from the address of the Insured as appearing in the Policy Schedule or within the cities falling under coverage network as listed at the foot of this cover.

1. **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 the 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 endeavor 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 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.

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 made by the Insured or on his behalf, unless specifically agreed by the Company.

2. **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. 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 such Repair shop/Garage re-opens.

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 made by the Insured or on his behalf, unless specifically agreed by the Company.

3. **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.

4. Dead Battery: In the event, that the engine of the insured vehicle fails to start due to a dead / drained battery, the Company shall arrange for a repairer to attend to the insured vehicle on the spot of such event, to help jump start the vehicle so that it can be driven on its own power on self-propelled basis to the nearest repair shop/garage.

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.

5. 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 arrange for a person to:

I) 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 matching with the policy schedule.

ii) 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 Schedule 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 insured vehicle either directly or indirectly as a consequence of this act, the Company will not be responsible/ liable for the same.

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

Notwithstanding anything mentioned above, the services under these Add-On covers will not be available under the following circumstances:

A) Confiscation/ Intervention by Legal Authority: Any immobilization of the insured vehicle due to or arising out of confiscation, intervention, commandeering, requisition, detention or destruction by order of any Government or lawfully constituted Authority.

B) Natural Catastrophe: Any immobilization of the insured vehicle due to any natural catastrophe like Flood, Storm, Tempest,

Cyclone, Earthquake, Tsunami, Volcanic eruption. The service will also be not available if accessibility to the insured vehicle is cut-off due to Inundation, Landslide, rockslide or other convulsions of nature or any reason beyond the control of the Company.

C) Strikes/War/Terrorism: Any immobilization of the insured vehicle during or as a consequence of war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power, strike, terrorism, riot, civil commotion or loot or pillage in connection with it.

Subject otherwise to the terms, exceptions, conditions and limitations 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: 18001021111

LIST OF CITIES FALLING UNDER COVERAGE NETWORK

City Name	State
ADILABAD	Andhrapradesh
UTNUR	Andhrapradesh
ASIFABAD	Andhrapradesh
CHITTOOR	Andhrapradesh
TIRUPATI	Andhrapradesh
KAKINADA	Andhrapradesh
PEDDAPURAM	Andhrapradesh
PITHAMPURAM	Andhrapradesh
RAJAHMUNDRY	Andhrapradesh
HYDERABAD	Andhrapradesh
SECUNDERABAD	Andhrapradesh
ANDOLE	Andhrapradesh
JANGOON	Andhrapradesh
BIDAR (Karnataka)	Andhrapradesh
MIRILGUDA	Andhrapradesh
KAMAREDDY	Andhrapradesh
NANDAYAL	Andhrapradesh
ZAHEERABAD	Andhrapradesh
KARIMNAGAR	Andhrapradesh
HANAMKONDA	Andhrapradesh
MANCHERAL	Andhrapradesh
JAGTIAL	Andhrapradesh
KHAMMAM	Andhrapradesh
KOTTAGUDEM	Andhrapradesh
TIRUVURU	Andhrapradesh
MAHBUBABAD	Andhrapradesh
KODAD	Andhrapradesh
KANUMOLU	Andhrapradesh
KURNOOL	Andhrapradesh
RAICHUR	Andhrapradesh
ADONI	Andhrapradesh
GUNTAKAL	Andhrapradesh
MAHBOOBNAGAR	Andhrapradesh
SANGAREDDY	Andhrapradesh
SIDDIPET	Andhrapradesh

City Name	State
PATANCHERUVU	Andhrapradesh
NALGONDA	Andhrapradesh
NELLORE	Andhrapradesh
NIZAMABAD	Andhrapradesh
KAMAREDDY	Andhrapradesh
VIJAYWADA	Andhrapradesh
GUNTUR	Andhrapradesh
MACHILIPATNAM	Andhrapradesh
ONGOLE	Andhrapradesh
MACHERLA	Andhrapradesh
TENALI	Andhrapradesh
CHIRALA	Andhrapradesh
VISHAKHAPATNAM	Andhrapradesh
BHIMUNIPATNAM	Andhrapradesh
VIZIANGRAM	Andhrapradesh
WARANGAL	Andhrapradesh
PARKAL	Andhrapradesh
NARSAMPET	Andhrapradesh
HANAMKONDA	Andhrapradesh
ELURU	Andhrapradesh
GUWAHATI	Assam
SHILLONG	Assam
DISPUR	Assam
TEZPUR	Assam
PATNA	Bihar
DANAPUR	Bihar
KHAGAUL	Bihar
HAJIPUR	Bihar
ARRAH	Bihar
CHANDIGARH	Chandigarh
PANCHKULA	Chandigarh
NAHAN	Chandigarh
AMBALA	Chandigarh
RUPNAGAR	Chandigarh
SOLAN	Chandigarh

City Name	State
YAMUNA NAGAR	Chandigarh
MOHALI	Chandigarh
BILASPUR	Chhattisgarh
RAIPUR	Chhattisgarh
DURG	Chhattisgarh
BHILAI	Chhattisgarh
TATIBANDH	Chhattisgarh
SILVASA	DADRA & NAGAR HAVELI
DAMAN	DAMAN & DEU
DELHI	DELHI
PANAJI	Goa
YELLAPUR	Goa
ARANI	Goa
DONA PAULA	Goa
BARDEZ	Goa
SURLA	Goa
VELHA	Goa
PONDA	Goa
TALAULIM	Goa
SANGOD	Goa
MARDOL	Goa
USGAON	Goa
MAPUCA	Goa
PERNEM	Goa
MAEM	Goa
CANDOLIM	Goa
ANJUNA	Goa
CALANGUTE	Goa
MARGAON	Goa
KARWAR	Goa
BETUL	Goa
TILAMOLA	Goa
ORLEM	Goa
MARMUGAO	Goa

SBI general INSURANCE
SURAKSHA AUR BHAROSA DONO

City Name	State
NUVEM	Goa
CORTALIM	Goa
VERNA	Goa
VASCO	Goa
AHMEDABAD	Gujarat
JHALOD	Gujarat
DHOLKA	Gujarat
SANAND	Gujarat
LIMBDI	Gujarat
VIRAMGAM	Gujarat
ANAND	Gujarat
PETLAD	Gujarat
NADIAD	Gujarat
UMRETH	Gujarat
BORSAD	Gujarat
ABU ROAD	Gujarat
PALANPUR	Gujarat
RADHANPUR	Gujarat
DISA	Gujarat
PATAN	Gujarat
UNJHA	Gujarat
SIDDHAPUR	Gujarat
GANDHIDHAM	Gujarat
BHACHAU	Gujarat
MANGROL	Gujarat
RAJPIPLA	Gujarat
ANKALESHWAR	Gujarat
BHARUCH	Gujarat
BHAVNAGAR	Gujarat
BOTAD	Gujarat
PALITANA	Gujarat
AMRELI	Gujarat
KUNDLA	Gujarat
BHUJ	Gujarat
GANDHINAGAR	Gujarat
KAPADVANJ	Gujarat
GODHRA	Gujarat
DAHOD	Gujarat
JHALOD	Gujarat
JAMNAGAR	Gujarat
KHAMBHALIYA	Gujarat
UPLETA	Gujarat

City Name	State
DWARKA	Gujarat
OKHA	Gujarat
BHATIA	Gujarat
JUNAGADH	Gujarat
DHORAJI	Gujarat
KESHOD	Gujarat
GONDAL	Gujarat
VISNAGAR	Gujarat
MAHESANA	Gujarat
VIJAPUR	Gujarat
SAMI	Gujarat
PORBANDAR	Gujarat
RANAVAV	Gujarat
JETPUR	Gujarat
VISAVDAR	Gujarat
CHOTILA	Gujarat
LIMBDI	Gujarat
RAJKOT	Gujarat
MORBI	Gujarat
DHRANGADHARA	Gujarat
WANKANER	Gujarat
SURENDRANAGAR	Gujarat
HIMATNAGAR	Gujarat
MODASA	Gujarat
VIJAPUR	Gujarat
VISNAGAR	Gujarat
VYARA	Gujarat
HAJIRA	Gujarat
ANKLESHWAR	Gujarat
HALOL	Gujarat
NANDURBAR (MAH)	Gujarat
UBHARAT	Gujarat
KHEDA	Gujarat
NADIAD	Gujarat
LOTHAL	Gujarat
LUNAWADA	Gujarat
RAJPIPLA	Gujarat
BARDOLI	Gujarat
IDAR	Gujarat
SURAT	Gujarat
VADODARA	Gujarat
VALSAD	Gujarat

City Name	State
VAPI	Gujarat
BILLIMORA	Gujarat
MAHUVA	Gujarat
NAROLI	Gujarat
NAVASARI	Gujarat
AMBALA	Haryana
FARIDABAD	Haryana
SHAHBAD	Haryana
THANESAR	Haryana
RAJPURA	Haryana
KAITHAL	Haryana
KAITHAL	Haryana
SONEPAT	Haryana
NARWANA	Haryana
HANSI	Haryana
CHURU	Haryana
SIRSA	Haryana
BHIWANI	Haryana
BAHADURGARH	Haryana
PALWAL	Haryana
GURGAON	Haryana
SOHNA	Haryana
HISSAR	Haryana
JIND	Haryana
KARNAL	Haryana
FATEHBAD	Haryana
NOHAR (RAJ)	Haryana
BHADRA	Haryana
KURUKSHETRA	Haryana
PANIPAT	Haryana
REWARI	Haryana
ROHTAK	Haryana
SIRSA	Haryana
BILASPUR	Himachal Pradesh
DALHOUSIE	Himachal Pradesh
HAMIRPUR	Himachal Pradesh
BHORANJ	Himachal Pradesh
AKKAR	Himachal Pradesh
BARSAR	Himachal Pradesh
KASOL	Himachal Pradesh
PULGA	Himachal Pradesh
SOLAN	Himachal Pradesh

SBI general INSURANCE
SURAKSHA AUR BHAROSA DONO

City Name	State
UJJAIN	Madhyapradesh
ANNUPUR	Madhyapradesh
MHOW	Madhyapradesh
DHAR	Madhyapradesh
ASHTA	Madhyapradesh
SHAJAPUR	Madhyapradesh
MANDU	Madhyapradesh
MAHESHWAR	Madhyapradesh
KANNOD	Madhyapradesh
BADNAWAR	Madhyapradesh
SHAMPUR	Madhyapradesh
MAHOBA	Madhyapradesh
BAUG	Madhyapradesh
KHALGHAR	Madhyapradesh
PICHOR	Madhyapradesh
GONA	Madhyapradesh
HARDA	Madhyapradesh
JHABUA	Madhyapradesh
MORENA	Madhyapradesh
SHAHDOL	Madhyapradesh
UMARIA	Madhyapradesh
KATNI	Madhyapradesh
NIMACH	Madhyapradesh
BADANWAR	Madhyapradesh
SIDHI	Madhyapradesh
MAUGANJ	Madhyapradesh
RAMPUR	Madhyapradesh
PANNA	Madhyapradesh
MANDASAUR	Madhyapradesh
GWALIOR	Madhyapradesh
INDORE	Madhyapradesh
CHHATARPUR	Madhyapradesh
KHAJURAHO	Madhyapradesh
TIKAMGARH	Madhyapradesh
DEWAS	Madhyapradesh
AGAR	Madhyapradesh
JABALPUR	Madhyapradesh
BARWAHA	Madhyapradesh
RATLAM	Madhyapradesh
REWA	Madhyapradesh
SATNA	Madhyapradesh
UJJAIN	Madhyapradesh

City Name	State
AHMEDNAGAR	Maharashtra
SANGAMNER	Maharashtra
SHRIRAMPUR	Maharashtra
AKOLE	Maharashtra
RAHURI	Maharashtra
LONI	Maharashtra
SHRIGONDA	Maharashtra
SHEGAON	Maharashtra
JAMKHED	Maharashtra
ACHALAPUR	Maharashtra
ANJANGAON	Maharashtra
MURTAJPUR	Maharashtra
BALAPUR	Maharashtra
DARWA	Maharashtra
MALEGAON	Maharashtra
AMALNER	Maharashtra
MALKAPUR	Maharashtra
SHEGAON	Maharashtra
KHAMGAON	Maharashtra
ELLORA	Maharashtra
WARI	Maharashtra
SILLOD	Maharashtra
VAIJAPUR	Maharashtra
WARUD	Maharashtra
DARYAPUR	Maharashtra
ARVI	Maharashtra
BABHALESHWAR	Maharashtra
YEOLA	Maharashtra
RAHATA	Maharashtra
DHARANGAON	Maharashtra
CHALISGAON	Maharashtra
PAROLA	Maharashtra
CHOPDA	Maharashtra
PACHORA	Maharashtra
ASHTA	Maharashtra
CHIKODI	Maharashtra
HATKANANGALE	Maharashtra
KURUNDWAD	Maharashtra
RAIGAD	Maharashtra
ALIBAUG	Maharashtra
PANVEL	Maharashtra
KATOL	Maharashtra

City Name	State
UMRED	Maharashtra
HINGANGHAT	Maharashtra
BHANDARA	Maharashtra
PARBHANI	Maharashtra
PURNA	Maharashtra
BASMAT	Maharashtra
SINNAR	Maharashtra
ALANDI	Maharashtra
TRIMBAKESHWAR	Maharashtra
KAMTHI	Maharashtra
CHAKAN	Maharashtra
SHIKRAPUR	Maharashtra
KATRAJ	Maharashtra
WAGHOLI	Maharashtra
WADGAON	Maharashtra
KHOPOLI	Maharashtra
PEN	Maharashtra
CHINCHWAD	Maharashtra
RANJANGAON	Maharashtra
SHIRDI	Maharashtra
KOPARGAON	Maharashtra
AKOLA	Maharashtra
AMRAOTI	Maharashtra
AURANGABAD	Maharashtra
BULDHANA	Maharashtra
DHULE	Maharashtra
JALGAON	Maharashtra
BHUSAWAL	Maharashtra
KOLHAPUR	Maharashtra
JAYSINGPUR	Maharashtra
ICHALKARANJI	Maharashtra
MUMBAI	Maharashtra
NAVI MUMBAI	Maharashtra
NAGPUR	Maharashtra
NANDED	Maharashtra
NASIK	Maharashtra
MALEGAON	Maharashtra
PUNE	Maharashtra
LONAVALA	Maharashtra
PIMPRI	Maharashtra
BHOR	Maharashtra
SASWAD	Maharashtra

SBI general INSURANCE
SURAKSHA AUR BHAROSA DONO

City Name	State
CHABA	Himachal Pradesh
BILASPUR	Himachal Pradesh
BILASPUR SADAR	Himachal Pradesh
BARAGRAN	Himachal Pradesh
HATKOT	Himachal Pradesh
KANGRA	Himachal Pradesh
KULLU	Himachal Pradesh
MANALI	Himachal Pradesh
MANDI	Himachal Pradesh
SUNDERNAGAR	Himachal Pradesh
SHIMLA	Himachal Pradesh
PAONTA SAHIB	Himachal Pradesh
JAMMU	Jammu & Kashmir
AKHNUR	Jammu & Kashmir
RANBIRSINGHPURS	Jammu & Kashmir
RAMNAGAR	Jammu & Kashmir
NAGROTA	Jammu & Kashmir
UDHAMPUR	Jammu & Kashmir
KATRA	Jammu & Kashmir
DHANBAD	Jharkhand
KATRAS	Jharkhand
JHARIA	Jharkhand
DUMDUMI	Jharkhand
GUMIA	Jharkhand
RAMGARH	Jharkhand
JUGSALA	Jharkhand
HAZARIBAGH	Jharkhand
MUSHABANI	Jharkhand
JAMSHEDPUR	Jharkhand
RANCHI	Jharkhand
BANGALORE	Karnataka
BELGAUM	Karnataka
GOKAK	Karnataka
CHIKAMAGLUR	Karnataka
CHITRADURGA	Karnataka
HIRIYUR	Karnataka
SULLIA	Karnataka
BIJAL	Karnataka
DAVANGERE	Karnataka
DHARWAR	Karnataka
NARGUND	Karnataka
GADAG	Karnataka

City Name	State
KOPPAL	Karnataka
HAVERI	Karnataka
BELGAUM	Karnataka
BAGALKOT	Karnataka
DAVENGERE	Karnataka
RANEBENNUR	Karnataka
HUBLI	Karnataka
HASSAN	Karnataka
HAVERI	Karnataka
KUSHALNAGAR	Karnataka
KOLAR	Karnataka
HASAN	Karnataka
CHAMRAJ NAGAR	Karnataka
MADIKERI	Karnataka
RANGAPATTANA	Karnataka
SAKELSHPUR	Karnataka
NANJANGUD	Karnataka
GUNDLUPET	Karnataka
ULLAL	Karnataka
SIDHAPURA	Karnataka
KUNIGAL	Karnataka
PUTTUR	Karnataka
MANDYA	Karnataka
MADDUR	Karnataka
MANGLORE	Karnataka
MYSORE	Karnataka
RAMNAGARA	Karnataka
SHIMOGA	Karnataka
TUMKUR	Karnataka
KUNIGAL	Karnataka
HIRIYUR	Karnataka
UDUPI	Karnataka
KARKALA	Karnataka
KAUP	Karnataka
UDYAVARA	Karnataka
MUDRADI	Karnataka
ALLEPPEY	Kerala
CALICUT	Kerala
KANNUR	Kerala
NAGARHOLE	Kerala
KALPETTA	Kerala
NILAMBUR	Kerala

City Name	State
TIRUPUR	Kerala
PAINNAVU	Kerala
ALLEPEY	Kerala
QUILON	Kerala
VARAKKALAJ	Kerala
THEKADDI	Kerala
POLACHHI	Kerala
COCHIN	Kerala
TIRUCHENDUR	Kerala
TENKASAI (TAMILNADU)	Kerala
ATTINGAL	Kerala
KOLLAM	Kerala
CHAVAKKAD	Kerala
SHORANUR	Kerala
CHITTUR	Kerala
KOLLAM	Kerala
KOTTAYAM	Kerala
MALAPURAM	Kerala
PALAKKAD	Kerala
PATHANAMTHITTA	Kerala
THRISSUR	Kerala
GURUVAYUR	Kerala
TRIVANDRUM	Kerala
WAYANAD	Kerala
MUNNAR	Kerala
BHOPAL	Madhyapradesh
SEHORE	Madhyapradesh
VIDISHA	Madhyapradesh
HOSHANGABAD	Madhyapradesh
RAISEN	Madhyapradesh
DEWAS	Madhyapradesh
BHIND	Madhyapradesh
DATIA	Madhyapradesh
JHANSI	Madhyapradesh
AMBAH	Madhyapradesh
SABALGARH	Madhyapradesh
ORAI	Madhyapradesh
BHANDER	Madhyapradesh
LALITPUR	Madhyapradesh
MAHGWAN	Madhyapradesh
MANDALA	Madhyapradesh

SBI general INSURANCE
SURAKSHA AUR BHAROSA DONO

City Name	State
BARAMATI	Maharashtra
NASRAPUR	Maharashtra
DAUND	Maharashtra
PHALTAN	Maharashtra
KHED	Maharashtra
WAI	Maharashtra
SHIRVAL	Maharashtra
SANGAMESHWAR	Maharashtra
DEVRUKH	Maharashtra
MIRAJ	Maharashtra
VITE	Maharashtra
TASGAON	Maharashtra
MALVAN	Maharashtra
KALYAN	Maharashtra
DEVGAD	Maharashtra
ULHASNAGAR	Maharashtra
DOMBIVALI	Maharashtra
AMBERNATH	Maharashtra
VENGURLA	Maharashtra
OROS	Maharashtra
BARSHI	Maharashtra
PANDHARPUR	Maharashtra
AKKALKOT	Maharashtra
PANCHGANI	Maharashtra
WAI	Maharashtra
AUNDH	Maharashtra
INDAPUR	Maharashtra
JEJURI	Maharashtra
RAIGARH	Maharashtra
ALIBAUG	Maharashtra
ROHA	Maharashtra
PEN	Maharashtra
KOLAD	Maharashtra
KHOPOLI	Maharashtra
PANVEL	Maharashtra
MAHAD	Maharashtra
RATNAGIRI	Maharashtra
CHIPLUN	Maharashtra
CHANDIP	Maharashtra
ARNALA	Maharashtra
AGASHI	Maharashtra
NAVGHAR	Maharashtra

City Name	State
VAITARNA	Maharashtra
NALLASOPARA	Maharashtra
PALGHAR	Maharashtra
BOISAR	Maharashtra
KELVE	Maharashtra
SAPHALE	Maharashtra
KHARDI	Maharashtra
KHED	Maharashtra
RAJAPUR	Maharashtra
SANGLI	Maharashtra
SATARA	Maharashtra
MAHABALESHWAR	Maharashtra
KARAD	Maharashtra
SHOLAPUR	Maharashtra
SAWANTWADI	Maharashtra
KUDAL	Maharashtra
KANKAVLI	Maharashtra
KASARA	Maharashtra
ASANGAON	Maharashtra
KALI	Maharashtra
PUSAD	Maharashtra
WARDHA	Maharashtra
THANE	Maharashtra
VIRAR	Maharashtra
VASAI	Maharashtra
DAHANU	Maharashtra
SHAHAPUR	Maharashtra
YEOTMAL	Maharashtra
BALASORE	Orissa
BARIPADA	Orissa
JALESWAR	Orissa
BHADRAK	Orissa
JOSHIPUR	Orissa
NAYAGARH	Orissa
TAPATAPANI	Orissa
CUTTACK	Orissa
ICCHAPURAM	Orissa
CHHATRAPUR	Orissa
KALINGA	Orissa
SOMPETA	Orissa
RAYAGADA	Orissa
CHANDANPUR	Orissa

City Name	State
GOP	Orissa
KONARK	Orissa
JATANI	Orissa
KHORDA	Orissa
PANNIKOLI	Orissa
BAUDH	Orissa
CHANDAPUR	Orissa
KENDRAPATHA	Orissa
RAMPUR	Orissa
PARADWEEP	Orissa
TALCHER	Orissa
JAGATSINGHPUR	Orissa
DHEKNAL	Orissa
SONEPUR	Orissa
BERHAMPUR	Orissa
DEOGHAR	Orissa
BARGARH	Orissa
SUNDERGARH	Orissa
KEONJHAR	Orissa
PURI	Orissa
BHUBANESHWAR	Orissa
SAMBALPUR	Orissa
JHARASGUDA	Orissa
ROURKELA	Orissa
PONDICHERRY	Pondicherry
KADDALORE	Pondicherry
TINDIVANAM	Pondicherry
NELLIKKUPPAM	Pondicherry
AMRITSAR	Punjab
ABOHAR	Punjab
KAPURTHALA	Punjab
BATALA	Punjab
ATARI	Punjab
RAMAN	Punjab
MANSA	Punjab
SIRSA	Punjab
KOT KAPURA	Punjab
NAKODAR	Punjab
JAGRAON	Punjab
BHATINDA	Punjab
MOGA	Punjab
FARIDKOT	Punjab

SBI general INSURANCE
SURAKSHA AUR BHAROSA DONO

City Name	State
BARNALA	Punjab
BATALA	Punjab
RAJPURA	Punjab
KAKRALA	Punjab
AMBALA	Punjab
NABHA	Punjab
KHANNA	Punjab
MALER KHOTLA	Punjab
PHAGWARA	Punjab
GURDASPUR	Punjab
PATHANKOT	Punjab
HOSHIARPUR	Punjab
JALANDHAR	Punjab
LUDHIANA	Punjab
PATIALA	Punjab
NAWANSHAHAR	Punjab
ROPAR	Punjab
BARNALA	Punjab
AJMER	Rajasthan
ALWAR	Rajasthan
NASIRABAD	Rajasthan
DIG	Rajasthan
MERTA	Rajasthan
BEAWAR	Rajasthan
GANGANAGAR	Rajasthan
GAJNER	Rajasthan
PHALODI	Rajasthan
NIMBAHERA	Rajasthan
NIMACH	Rajasthan
RANTHAMBOR	Rajasthan
SIKAR	Rajasthan
NARNAUL	Rajasthan
CHURU	Rajasthan
KHETRI	Rajasthan
TONK	Rajasthan
BHARATPUR	Rajasthan
JHUNJHUNUN	Rajasthan
TIJARA	Rajasthan
DAUSA	Rajasthan
SAWAI MADHOPUR	Rajasthan
NEEM KA THANA	Rajasthan
SARISKA	Rajasthan

City Name	State
BHINMAL	Rajasthan
SIROHI	Rajasthan
HINGOLI	Rajasthan
BILARA	Rajasthan
BUNDI	Rajasthan
RAMGARH	Rajasthan
KOTPUTLI	Rajasthan
BARMER	Rajasthan
RAWATBHATA	Rajasthan
JHALAWAR	Rajasthan
RAJASMAND	Rajasthan
DUNGARPUR	Rajasthan
BANSWARA	Rajasthan
DELWARA	Rajasthan
BHILWARA	Rajasthan
BIKANER	Rajasthan
CHITTORGARH	Rajasthan
JAIPUR	Rajasthan
JAISALMER	Rajasthan
JALORE	Rajasthan
JODHPUR	Rajasthan
KOTA	Rajasthan
MOUNT ABU	Rajasthan
PALI	Rajasthan
SIKAR	Rajasthan
SIROHI	Rajasthan
TONK	Rajasthan
UDAIPUR	Rajasthan
GANGTOK	Sikkim
MANGAN	Sikkim
KISHANGANJ	Sikkim
CHENGAI ANNA	Tamilnadu
CHENNAI	Tamilnadu
KANCHIPURAM	Tamilnadu
THIRUVALLUR	Tamilnadu
KOTTAYAM	Tamilnadu
MELUR	Tamilnadu
SIVAGANGA	Tamilnadu
USILAMPATTI	Tamilnadu
TIRUPPUR	Tamilnadu
GOPICHETTIPALAIYAM	Tamilnadu
COIMBATORE	Tamilnadu

City Name	State
TIRUPUR	Tamilnadu
KANYAKUMARI	Tamilnadu
NAGERCOIL	Tamilnadu
MADURAI	Tamilnadu
ERODE	Tamilnadu
IDAPADDI	Tamilnadu
METTUR	Tamilnadu
MALLASAMUDRAM	Tamilnadu
RASIPURAM	Tamilnadu
SURAMANGALAM	Tamilnadu
PORTO NOVO	Tamilnadu
KURINJIPADDI	Tamilnadu
MANAPPARAI	Tamilnadu
DINDIGUL	Tamilnadu
ARANI	Tamilnadu
POLUR	Tamilnadu
VANIYAMBADI	Tamilnadu
TIRUKKOYILUR	Tamilnadu
KARUR	Tamilnadu
SALEM	Tamilnadu
CHIDAMBARAM	Tamilnadu
TIRUCHIRAPPALLI	Tamilnadu
TRICHY	Tamilnadu
TIRUVANNAMALAI	Tamilnadu
VELLORE	Tamilnadu
VILLUPURAM	Tamilnadu
AGRA	Uttarpradesh
FIROZABAD	Uttarpradesh
BHARATPUR	Uttarpradesh
DHAULPUR	Uttarpradesh
VRINDAVAN	Uttarpradesh
HATHRAS	Uttarpradesh
FATEHABAD	Uttarpradesh
FATTEPUR SIKRI	Uttarpradesh
KHURJA	Uttarpradesh
KHAIR	Uttarpradesh
IGLAS	Uttarpradesh
KASGANJ	Uttarpradesh
ALIGANJ	Uttarpradesh
AYODHYA	Uttarpradesh
RANIGANJ	Uttarpradesh
BIKAPUR	Uttarpradesh

City Name	State
BHARTANA	Uttarpradesh
BISLAPUR	Uttarpradesh
PILIBHAT	Uttarpradesh
FARIDPUR	Uttarpradesh
MAU	Uttarpradesh
BELA	Uttarpradesh
MIRZAPUR	Uttarpradesh
ATRAULI	Uttarpradesh
ALIGARH	Uttarpradesh
ALLAHABAD	Uttarpradesh
BARABANKI	Uttarpradesh
BAREILLY	Uttarpradesh
ETWAH	Uttarpradesh
ETAH	Uttarpradesh
FATEHGAD	Uttarpradesh
BASTI	Uttarpradesh
KHAGA	Uttarpradesh
BANDA	Uttarpradesh
BILGRAM	Uttarpradesh
RAE BAREILLY	Uttarpradesh
UNNAO	Uttarpradesh
MOHANLALGAM	Uttarpradesh
MALIHABAD	Uttarpradesh
CHHATA	Uttarpradesh
MAT	Uttarpradesh
MODINAGAR	Uttarpradesh

City Name	State
SARDHANA	Uttarpradesh
NIWARI	Uttarpradesh
KAIRANA	Uttarpradesh
BURHANA	Uttarpradesh
NAKUR	Uttarpradesh
DEOBAND	Uttarpradesh
BILARI	Uttarpradesh
FAIZABAD	Uttarpradesh
KANNAUJ	Uttarpradesh
FATEHPUR	Uttarpradesh
GHAZIABAD	Uttarpradesh
SAHIBABAD	Uttarpradesh
GREATER NOIDA	Uttarpradesh
HARDOI	Uttarpradesh
KANPUR	Uttarpradesh
LUCKNOW	Uttarpradesh
MATHURA	Uttarpradesh
BULANDSHAR	Uttarpradesh
DADRI	Uttarpradesh
MEERUT	Uttarpradesh
MORADABAD	Uttarpradesh
MUZAFFARNAGAR	Uttarpradesh
NOIDA	Uttarpradesh
SAHARANPUR	Uttarpradesh
BISWARI	Uttarpradesh
MAHMUDABAD	Uttarpradesh

City Name	State
KASHI	Uttarpradesh
SITAPUR	Uttarpradesh
KUSHINAGAR	Uttarpradesh
SULTANPUR	Uttarpradesh
VARANASI	Uttarpradesh
DEHRADUN	Uttarakhand
RAIPUR	Uttarakhand
RISHIKESH	Uttarakhand
ROORKEE	Uttarakhand
SULTANPUR	Uttarakhand
MUSSORIE	Uttarakhand
HARDWAR	Uttarakhand
BANKURA	West Bengal
BISHNUPUR	West Bengal
BARDHAMMAN	West Bengal
DURGAPUR	West Bengal
SILIGURI	West Bengal
GANGTOK	West Bengal
JHARGRAM	West Bengal
BURDWAN	West Bengal
CALCUTTA	West Bengal
DARJEELING	West Bengal
HOWRAH	West Bengal
KHARAGPUR	West Bengal
MEDINIPUR	West Bengal
DURGAPUR	West Bengal

6. Helmet Protection

In consideration of payment of an additional premium of Rs. ----/-, it is hereby understood and agreed that the Company will make an allowance of Rs. ___-/- (Maximum of Rs. 2,00,000/) towards cost of replacing damaged or destroyed Helmet of same type and model due to accident involving the insured vehicle.

Benefit of this cover;

a) shall be available only for maximum one accident during the Policy period

b) shall not be available for Theft claims

c) shall not be available for damage caused by deterioration, wear and tear

d) Purchase bill in insured name required for settlement

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

7. Emergency Medical Expenses

This cover is applicable if it is shown in your policy schedule.

What is covered?

We will pay emergency medical expenses incurred by you for treatment of bodily injury/ies sustained by You or any occupant of the vehicle in direct connection with vehicle insured or whilst mounting and dismounting from or driving or travelling in the insured vehicle and caused by violent, accidental external and visible means and required treatment is taken in a Hospital / Nursing Home. Reasonable Ambulance Charges incurred by you for hiring an Ambulance for shifting you or occupant from the site of accident to the Hospital / Nursing Home is also covered.

What is not covered?

- Any expenses related to a sickness, disease or medical disorder not directly consequential to accident.
- Any expenses towards psychosomatic disorders of any kind, whether caused or accentuated by accident or otherwise.
- Any physiotherapy treatment.
- Any expense not supported by an original and valid bill / receipt and related prescription of the attending Medical Practitioner / Hospital / Nursing Home.
- Expenses, if the treatment is started after 5 days from the date of Accident
- Not more than sum-insured as mentioned in the schedule during any one year of policy.

- Any expense arising or resulting from or traceable to intentional self injury, suicide or attempted suicide physical defect or infirmity.
- Any expense arising or resulting from or traceable to an accident happening whilst You are under the influence of intoxicating liquor or drugs.

Emergency Medical Expenses

This cover is applicable if it is shown in your policy schedule.

What is covered?

We will pay emergency medical expenses incurred by you upto the sum insured mentioned on the policy schedule due to for treatment of bodily injury/ies sustained by You or any occupant of the vehicle in direct connection with vehicle insured or whilst mounting and dismounting from or driving or travelling in the insured vehicle and caused by violent, accidental external and visible means and required treatment is taken in a Hospital / Nursing Home. Ambulance Charges incurred by you for hiring an Ambulance for shifting you or occupant from the site of accident to the Hospital / Nursing Home is also covered up to the limit of Rs.2500.

What is not covered?

- Any expenses related to a sickness, disease or medical disorder not directly consequential to accident.
- Any expenses towards psychosomatic disorders of any kind, whether caused or accentuated by accident or otherwise.
- Any physiotherapy treatment.
- Any expense not supported by an original and valid bill / receipt and related prescription of the attending Medical Practitioner / Hospital / Nursing Home.
- Expenses, if the treatment is started after 5 days from the date of Accident
- Not more than sum-insured as mentioned in the schedule during any one year of policy.
- Any expense arising or resulting from or traceable to intentional self injury, suicide or attempted suicide physical defect or infirmity.
- Any expense arising or resulting from or traceable to an accident happening whilst You are under the influence of intoxicating liquor or drugs.

8. Return to Invoice

In consideration of payment of an additional premium and as mentioned in the Schedule, the Company will pay the financial shortfall between the amount Insured received under Section I of the Policy and the purchase price of the vehicle as confirmed in the invoice of sale or current replacement price of new vehicle, in case exactly same make/ model is available, whichever is less, in the event of Insured vehicle undergoing a Total Loss/ CTL following an accident or being stolen during the Policy Period and not recovered. The Company will also reimburse the first time registration charges and road tax which Insured had incurred on the vehicle insured.

Special Conditions applicable to this benefit:

1) Insured is the first registered owner of the motor vehicle
2) The finance company/ bank whose interest is endorsed on the Policy must agree in writing.

What Is Not Covered

The Company will not pay the financial shortfall if:

1) The total loss/ CTL and theft claim is not valid & admissible under Section I of the Policy
2) Any non built electrical/ electronic and non- electrical/ non-electronic accessories including bi- fuel kit forming part of the invoice but not insured under Section I of the Policy.
3) Final investigation report of police confirming the theft of the vehicle in case of theft claim is not submitted to the Company.
4) Covered vehicle is imported.

9. 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.

INSURANCE IS THE SUBJECT MATTER OF SOLICITATION

10. Battery Guard–Two Wheeler(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

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 (OPTIONAL EXTENSION)

In consideration of the payment of an additional premium and subject to the terms and conditions, and exclusions of this policy, the Company shall indemnify the insured for the loss arising out of theft of the electric two-wheeler's battery provided that:

- The 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 (For both optional and non-optional):

In addition to the exclusions mentioned under Motor Insurance Policy, The Company will not be liable to indemnify insured 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 two-wheeler 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.

GENERAL CONDITIONS (For both optional and non-optional):

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.

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.