

convenient and transparent claims process for the management and settlement of your claim.

At SBI General, our philosophy is to always look for ways to pay valid claims in a fair and timely manner. Our claims service will:

- Provide assistance in emergency situations
- Relieve the stress of a claim by co-ordinating repair and replacement of your assets
- Keep you informed of the progress of your claim
- Provide you with the choice of accessing our preferred local service providers

What's more, our skilled staffs are empowered to act and make decisions, so that your claim is processed as quickly and efficiently as possible. This should help you get back in control as quickly as possible.

#### 🔹 About SBI General Insurance:

SBI General Insurance is a joint venture between State Bank of India and Insurance Australia Group (IAG). State Bank of India enjoys the largest banking franchise in India. Along with its associate Banks, State Bank Group has the unrivalled strength of over 17,000 branches across the country, arguably one of the largest banking networks in the world.

IAG is one of the largest non life Insurance company in Australia. Insurance Australia Group Limited (IAG) is an international General Insurance group, with operations in Australia, New Zealand, the United Kingdom and Asia. IAG's businesses underwrite around A\$7.8 billion of premium annually.

*This product brochure is meant to provide the salient features of the Policy. For further details on the features, conditions and exclusions related to SBI General's Two Wheeler Package Policy, please contact us.*

We also offer the following Policies for Individual :

- Private Car Package Policy
- Long Term Home Insurance Policy

Call Now (Toll Free)

1800 22 11 11 | 1800 102 11 11

[www.sbigeneral.in](http://www.sbigeneral.in)



SBI General Insurance Company Limited  
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# Take on the miles with confidence

## Two Wheeler Package Policy



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## TWO WHEELER PACKAGE POLICY

Life is one great balancing act. As you set to get the best out of life, you do encounter life's little road blocks like accidents & thefts. The best way to handle them is to just move ahead and enjoy the journey rather than get bogged down. With SBI General's Two Wheeler Package Policy, you can be in control no matter what little road blocks that life throws at you.

### ❶ What are the key features of SBI General's Two Wheeler Package Policy?

This Policy is designed to cover the compulsory Third Party Liability as required by Motor Vehicles Act, together with loss or damage to the vehicle itself.

#### Third Party Liability:

Protects against any legal liability arising out of the use of the vehicle, towards third parties arising on bodily injury to / on death of a person and any damage caused to third party property.

#### Loss or damage to the vehicle:

The policy covers against any loss or damage caused to the vehicle or its accessories due to the following:

- Fire, explosion, self-ignition, accidental damage by external means
- Any damage in transit by road, rail, inland waterway, lift, elevator or air
- Lightning, earthquake, flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost, landslide, rockslide
- Burglary, theft, riot, strike, malicious act, terrorist activity

### ❷ What are the additional opt-in covers available for this Policy?

SBI General's Two Wheeler Package Policy provides compulsory

#### Key Features

- ❶ Profile based customised pricing
- ❷ Avail discount if you are aged between 25-55 years
- ❸ Enjoy additional discount for Insuring your vehicle without a break

personal accident cover of Rs. 15 lakh for individual owners (holding a valid driving license) of the vehicle while driving. This is not applicable for a Company owned vehicle.

Pillion rider of the two wheeler can also be covered for Personal Accident for a maximum Capital Sum Insured of Rs. 1 lakh you may also opt for higher limits in Personal Accident cover.

### ❸ Add on covers

**Return to Invoice** - Company will pay the financial shortfall if any between the amount insured receives under section I of the policy and the purchase price of the vehicle as confirmed in the sales invoice along with first time registration charges in the event of total loss / theft of vehicle during policy period.

**Protection of NCB** - Normally in case of a claim, the 'No Claim Bonus (NCB)' component of your vehicle insurance policy gets impacted. However under this cover, the existing NCB of the expiring policy can be retained at the time of renewal. Cover is available only for one single claim during the policy period.

### ❹ Compulsory Deductibles Rs 100 for each and every claim

### ❺ What is the Discount/Bonus available under this Policy?

**No Claim Bonus:** If you do not make a claim during the Policy period, a No Claim Bonus (NCB) is offered on renewals. This discount can go as high as 50%. (NCB will only be allowed provided the Policy is renewed within 90 days of the expiry date of the previous policy.) Transfer of NCB: You can transfer full benefits of No Claim Bonus when you shift your motor insurance policy from another company.

### ❻ What are major Exclusions under this Policy?

We would like you to be familiar with some of the major exclusions under the Policy. This will ensure you are not put to any kind of inconvenience while making your claim. At SBI General,



we endeavour to make our Policy as transparent as possible.

Any loss/damage to the vehicle and/or its accessories will not be covered if caused by the following:

- Normal wear, tear and general ageing of the vehicle
- Depreciation or any consequential loss
- Mechanical/electrical breakdown
- Vehicle being used otherwise than in accordance with limitations as to use
- Damage to / by a person driving the vehicle without a valid license
- Damage to / by a person driving the vehicle under the influence of drugs or liquor
- Loss / damage due to war, mutiny or nuclear risk

### ❼ The Fast, Fair & Transparent Claim procedure that will keep you in control:

SBI General's dedicated and experienced claims team aim to deliver you a differentiated customer service of a fast, fair,