



**SBI General Insurance Co. Ltd.**  
 Bundled Private Car Insurance Policy ,UIN: IRDANI44RP0006/01201819  
 (FORM 51 OF THE CENTRAL MOTOR VEHICLE RULES, 1989)

**Policy No** HSB/00320297 **Proposal No. & Date** P/6244024, 13-DEC-2019  
**Policy Issued On** 13-DEC-2019 (15:55) **Previous Policy No.** NA  
**Insured Name** MS. KARISHMA JAISWAL **Previous Insurer** NA  
**Insured Add.** WARD NO. 04 CHURAHYA GOLA PHARENDRA, MAHRAJGANJ, UTTAR PRADESH-273155 **Period of Own Damage** 13-DEC-2019(15:55) to 12-DEC-2020(Midnight)1 Year  
**Nominee Name** MANOJ KUMAR JAISWAL **Age** 55 [ MALE ] **Relation** FATHER  
**Period of Liability Cover** 13-DEC-2019(15:55) to 12-DEC-2022(Midnight)3 Years  
**Period of CPA Cover** 13-DEC-2019(15:53) to 12-DEC-2020(Midnight)1 Year  
 Servicing Office of Insurer: Unit Nos. 414/414A and 413, 2nd floor, K's Trident, 10 Rama Pratap Marg, Lucknow - 226001, LUCKNOW, UTTAR PRADESH, PINCODE 226001, UTTAR PRADESH (State Code - 09), PH-1800-221111  
**PAN:** AAMCS8857L **GSTIN:** 09AAMCS8857L1ZA **CIN:** U66000MH2009PLC190546

Make	Model	Sub Model	Cubic Capacity	Manufacturing Year	Seating capacity
HYUNDAI	VERNA	VERNA 1.6 VTVT SX	1591	2019	5
Body Type	Registration No.	RTO	Hypothecation/Lease*	Fuel Type	Chassis No.
SALOON		MAHRAJGANJ	Yes	PETROL	MALC84JCLKM200695
Vehicle IDV	Elec. Accessories	Non-Elec. Accessories	CNG/LPG Kit	Total IDV	Engine No.
949,905	0	0	0	949,905	G4FGKW584922

**Schedule of Premium (Amount in Rs.)**

Own Damage Premium (A)		Deductibles	
<b>Basic Premium</b>			
Vehicle	12,703	Voluntary Deductibles (0) (IMT-22A)	0
Non-Elec. Accessories	0	Anti Theft Device (IMT-10)	0
Elec. Accessories (IMT-24)	0	AA Membership (IMT-8)	0
CNG/LPG Kit (IMT-25)	0	No Claim Bonus (0%)	0
<b>Sub Total (Basic Premium)</b>	<b>12,703</b>	<b>Sub Total (Deductibles)</b>	<b>0</b>
Geographical Area Extension (IMT-1)	0	Add On Coverages (ZD CM/B/KP)	5,048
IMT 58 Premium	0		
<b>Sub Total-Addition</b>	<b>12,703</b>	<b>Net Own Damage Premium (A)</b>	<b>17,751</b>

Liability Premium (B)		Total Premium (A + B)	
<b>Basic Third Party Liability</b>	24,305	<b>CGST (9%)</b>	3896
Third Party Liability For Bi-Fuel Kit	0	<b>Gross Premium Paid</b>	<b>51,073</b>
Third Party Liability For Geographic Extension	0	4 Geographical Area-India	
PA Cover For Owner Driver of Rs. 15 Lakhs (IMT-15)	325	5 The insurance company will also pay terms & conditions on its website www.sbi-general.in which can be accessed by you online *Subject to IMT End. Nos & Conditions in random 7,16,22,28	
		<b>Net Liability Premium (B)</b>	<b>25,530</b>

*Manoj Kumar*

<b>SGST (9%)</b>	3896	<b>Total Premium (A + B)</b>	<b>43,281</b>
<b>Note:</b> 1 Policy issuance is subject to realization of cheque 2 Consolidated stamp duty paid to state exchequer 3 The policy is subject to compulsory deductible of Rs.2000 (IMT-22)		<b>CGST (9%)</b>	3896
<b>Tenure</b>	13-DEC-2019 to 12-DEC-2020	<b>Gross Premium Paid</b>	<b>51,073</b>
<b>Total IDV</b>	949,905		

**Limitations as to use:** The policy covers use of the vehicle for any purpose other than (1) Hire or Reward (2) Carriage of goods (other than samples or personal luggage) (3) Organized racing (4) Pace making (5) Speed testing (6) Reliability trials (7) Any purpose in connection with motor trade.

**Driver's Clause:** Any person including the insured. Provided that the person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such license. Provided also that the person holding an effective learner's license may also drive the vehicle & that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989.

**Limits of Liability Clause:** Under Section II-1(i) of the policy-Death of or bodily injury: Such amount as is necessary to meet the requirements of the Motor Vehicle Act 1988. Under Section II-1 (ii) of the policy-Damage to third party property is Rs.7.5lakhs PA Cover Under Section III for Owner-Driver is Rs. 15.1 lakhs lakhs.

**No Claim Bonus:** The insured is entitled for a No Claim Bonus (NCB) on the own damage section of the policy, if no claim is made or pending during the preceding year(s)-25%, preceding two consecutive years-25%, preceding three consecutive years-35%, preceding four consecutive years-45%, preceding five consecutive years-50% of NCB on OD Premium. NCB is allowed provided the policy is renewed within 90 days of the expiry date of the previous policy.

**Hypothecation Details:** STATE BANK OF INDIA - MAHRAJGANJ  
 MISP: AB-MHY000266 - SAS AUTOMOTIVES PRIVATE LIMITED Designated Person (DP) Name: PRATEEK KUMAR SIKRI, Code: AB-DPHY000345-1563  
 Receipt No: HSB/00320297, Payment Mode: ACH

**Important Notice:** The insured is not indemnified if the vehicle is used or driven otherwise than in accordance with the schedule. Any payment made by the company by reasons of wider terms appearing in the certificate in order to comply with the Motor Vehicle Act, 1988 is recoverable from the insured. See the clause headed "AVOIDANCE OF CERTAIN TERMS & RIGHT OF RECOVERY" For legal interruption, English version will hold good.

**SAC :** 997134, **Description of Service :** Motor Vehicle Insurance Services, **Place of Supply :** UTTAR PRADESH(State Code : 09), **Insurer Invoice Number :** HSB/00320297  
 I/we hereby certify that the policy to which this certificate relates as well as this certificate of insurance are issued in accordance with the provisions of Chapter X and Chapter XI of Motor Vehicle Act, 1988

**For & On Behalf of SBI General Insurance Co. Ltd.**

*[Signature]*



Scan QR for Latest Status and Renew after 12-SEP-20

Authorized Signatory

## Private Car Package Policy

### Introduction to Motor Insurance Policy

A Motor Insurance Policy is mandatory under the Motor Vehicle Act ensuring that the car owner is protected from financial losses, caused by damage or theft to the vehicle and third party liability.

#### What does the policy cover?

- Loss or damage to your vehicle or the accessories due to:
  - **Natural Calamities:** Fire, explosion, self ignition or lightning, earthquake, flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm, frost, landslide, rockslide.
  - **Man-made Calamities:** Burglary, theft, riot, strike, malicious act, accident by external means, terrorist activity, any damage in transit by road, rail, inland waterway, lift, elevator or air, etc.

- Personal Accident cover for individual owners of the vehicle while driving.
- Legal Liability due to accidental damage for

- Any permanent injury/death of a person

- Any damage caused to the property.

- Towing charges up to Rs. 1500

#### Optional Extensions

- Loss of Electrical/Non-Electrical accessories
- Loss or damage to Bi-fuel system
- Legal Liability to paid driver, cleaner or any workman
- Personal Accident cover for the occupants

#### Other Salient Features

- No Claim Bonus available on subsequent renewals in lieu of claims free experience
- Discount for opting higher voluntary excess
- Discount for installation of approved anti-theft devices
- Discount for AAI membership
- Premium Concession for specially designed/modified vehicle for blind, handicapped and mentally challenged persons
- Depreciation is applicable for the parts needing replacement in accident

#### What is not covered in the policy?

- Mechanical/Electrical breakdown, manufacturing defect
- Consequential loss, depreciation, wear & tear
- Any contractual liability
- Intoxicated driving
- Deliberate accidental loss
- Damages due to nuclear weapons material or war
- Accidents outside the Geographical Area
- Policy Excess

### Schedule of Depreciation for fixing IDV of the vehicle

Age of the vehicle	% of Depreciation
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	30%
Exceeding 3 years but not exceeding 4 years	40%
Exceeding 4 years but not exceeding 5 years	50%

IDV for the vehicle of age exceeding 5 years would be determined mutually by insurer and insured

### Schedule of Depreciation for parts replaced

50% for all rubber/nylon/plastic parts, tyres, tubes, batteries and air bags

30% for all fiber glass components

Nil for all parts made of glass

In the case of painting, the depreciation rate of 50% shall be applied only on the material cost of total painting charges. In the case of a consolidated bill for painting charges, the material component shall be considered as 25% of total painting charges for the purpose of applying the depreciation.

(Applicable for policies with risk inception date on or after 1st February 2013)  
 For all other parts depreciation rate is applicable as following:

Age of the vehicle	% of Depreciation
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 10 years	40%
Exceeding 10 years	50%

**Addon Cover(s):** If opted, the benefits and exclusions applicable as per insurance company's rules & regulations.

**Coverage Details:** ZD-Zero Depreciation, RTI-Return To Invoice, EP-Engine Protect, PB- Loss of Personal Belonging, CM-Consumable Cover, KP-Key Protect

The details furnished above do not constitute the entire terms & conditions. For details please refer to insurance company's Policy Document on insurance company's website [www.sbigeneral.in](http://www.sbigeneral.in)