


Private Car Certificate cum Policy Schedule - Package Policy

(UIN No. IRDAN144RP0005V03201112)

Important Note: 1) The Validity of this Certificate of Insurance cum Schedule is subject to realization of the premium cheque. 2) This Insurance Policy cover is valid subject to availability of Complete and Correct Registration Number within 15 days from the Date of Commencement of this Policy. 3) This insurance policy cover is valid subject to Warranties, Terms and Conditions of the policy.

 <p>Name : Mr. Abdulla C Address : Abdulla Chozhimadathil, Chozhi madathil H, PO Cheru r, Vengar a Malappuram Kerala 676304 Contact No. : 9895535451 Email Id : abdullacm@gmail.com</p>	<p>Policy / Certificate No : PBMC00000016922 Policy Issue Date : 04/06/2020 Customer ID : NA Policy Effective From : 06-06-2020 00:00 Hours To 05-06-2021 Midnight Geographical Area : India Policy Servicing Branch : Mumbai Intermediary Name & Code : PolicyBazaar Insurance Web Aggregator Pvt Ltd - 48484 Intermediary Contact No. :</p>
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Vehicle Details		Insured's Declared Values		Amount (Rs)
Vehicle Make Model & Variant	FORD, FIGO & 1.2 (P) TREND MT	Vehicle IDV		311,688.00
Year of Mfg.	2016	Trailer/Side Car		0
Registration no	KL65H0738	Electrical/Electronic Accessories		0.00
RTO Location Name	TIRURANGADI	Non Electrical Accessories		0.00
Engine No	GC81103	CNG/LPG Kit (Rs)		0.00
Chassis No.	C81103	Total IDV (Rs)		311,688.00
Cubic Capacity	1196	Type of Body		
Fuel Type	Petrol			
Seating Capacity Including Driver	5			

LIMITATION AS TO USE: As per Motor Vehicle Rules, 1989, The Policy covers use of the vehicle for any purpose other than : a) Hire or Reward, b) Carriage of Goods (other than samples or personal luggage), c) Organized racing, d) Pace Making, e) Speed testing f) Reliability Trials, g) Any purpose in connection with Motor Trade.
DRIVERS CLAUSE : Any Person including the Insured Provided that a person driving holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license; provided also that the person holding an effective learner's license may also drive the vehicle and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989.
LIMITS OF LIABILITY : a. Under Section II-1(i) of the Policy-Death of or bodily injury to any person so far as it is necessary to meet the requirements of the Motor Vehicle Act, 1988. b. Under Section II (1)(ii) of the Policy-Damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured up to the limits specified Upto Rs.750000/- . c. PA Cover for owner-driver under Section-III CSI - Rs. 1500000 /- .
DEDUCTIBLE UNDER SECTION-I : (i) Compulsory deductible Rs. 1000.00/- (ii) Voluntary deductible Rs. 0.00/-
SPECIAL CONDITION : Warranted all damages existing prior to inception of risk are excluded from the scope of policy.
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), as follows: The preceding year – 20%; Preceding two consecutive years – 25%; Preceding three consecutive years – 35%; Preceding four consecutive years – 45%; Preceding five consecutive years – 50%. **The No Claim Bonus will only be allowed provided the Policy is renewed within 90 days of the expiry date of the previous policy.**

Premium Computation Table			
Own Damage - Section I	Amount (Rs)	Liability - Section II	Amount (Rs)
Own Damage Premium for Vehicle & Accessories (Amount will be including all tariff covers & discounts & Other Loading / Discount)	2,983.79	Basic Liability	3,221.00
Basic Road side Assistance	0.00	CNG/LPG Bi-fuel Kit	0.00
Depreciation reimbursement	1,636.36		
Return to Invoice	0.00	Additional Covers	
Engine Guard	0.00	PA cover - Owner Driver	0.00
Cover for Consumable	0.00	PA cover – Unnamed Passengers (SI/Person)	0.00
Electrical Accessories	0.00	Legal Liability Cover	
Non Electrical Accessories	0.00	Legal Liability to paid driver	0.00
Bi-fuel Kit	0.00	TPPD - Third Party Property Damage Discount	0.00
Voluntary Discount	0.00	Total Third Party Liability Premium (B)	3,221.00
NCB Details		TOTAL POLICY PREMIUM (A+B)	6498.44
No Claim Bonus 45%	1,342.71	Taxes as Applicable	1,170.00
Total Own Damage Premium (A)	3277.44	Total Premium Collected	7,668.00

Premium Collection details : Receipt No.: PB19603402, Receipt Date: 04/06/2020
Hire Purchase/ Lease /Hypothecated with : ICICI BANK LTD,
Subject to I.M.T Endorsement Nos. :IMT 22-IMT 7-GR 27
Subject to SBIG Add-On Endorsement Nos.:SBIG 16,Break In Insurance - Pre – Existing damages - Warranted all damages existing prior to inception of risk are excluded from the scope of policy.
Nominee Details : Name :Aysha Kader, **Date of Birth :**04/06/1992, **Relation :**Spouse
For claims, Please contact us at Toll Free number
MTNL/BSNL users – 1800-22-1111, Other users – 1800-102-1111For complete Coverage & Policy Wording, kindly visit our website - www.sbigeneral.in



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 For and on behalf of SBI General Insurance Co. Ltd chapter X and Chapter XI of M.V. Act, 1988.

Policy Servicing Office : SBI General Insurance Company Ltd.301, Natraj, Junction of Western Express Highway & Andheri Kurla Road, Andheri (East), Mumbai – 400069.


Authorized Signatory

Consolidated Stamp Duty Rs. 0.50 paid towards Insurance Policy Stamps vide Order No. CSD/360/2019/917/19 Dated: 2019-03-13 14:27:47.0 of General Stamp Office, Mumbai
Subject to I.M.T Endorsement Nos. :IMT 22-IMT 7-GR 27
IMPORTANT NOTICE: The Insured is not indemnified if the vehicle is used or driven otherwise than in accordance with this schedule. Any payment made by the Company by reason 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 AND RIGHT OF RECOVERY". For legal interpretation English version will be good.
Disclaimer: Please examine this Policy including attached Schedules / Annexure if any. In the event of any discrepancy please contact the office of the Company immediately, it being noted that this Policy shall be otherwise considered as being entirely in order. Please find claims settlement & grievance redressal procedure available on www.sbigeneral.in

SBI General Insurance Company Limited

Registered and Corporate office : "Natraj" 301, Junction of Western Express Highway & Andheri Kurla – Road, Andheri (East), Mumbai – 400 069,IRDA of India Reg.No.144

Customer Service & Grievance Procedure : The Grievance Redressal Cell of the Company looks into complaints from policyholders. If the Insured has a grievance that the Insured wishes the Company to redress, the Insured may approach the person nominated as 'Grievance Redressal Officer' with the details of their grievance. Process of Service Registration * Call us at our Toll Free - 1800 22 1111 / 1800 102 1111 Monday to Saturday (8 am - 8 pm). * Fax us at 1800 22 7244 / 1800 102 7244 * Email us at customer.care@sbigeneral.in * Visit us at any of our Branches. Process of Grievance Redressal Step 1: * Call us at our Toll Free - 1800 22 1111 / 1800 102 1111 Monday to Saturday (8 am - 8 pm). * Fax us at 1800 22 7244 / 1800 102 7244. * Email us at customer.care@sbigeneral.in * Visit us at any of our Branches. If you are not happy with the resolution provided, please follow step 2. Step 2: * Please email your concerns to Head - Customer Care at head.customercare@sbigeneral.in Step 3: * If you are dissatisfied with the resolution provided in the Steps as indicated above on your Complaint, you may send your 'Appeal' addressed to the Chairman of the Grievance Redressal Committee. The Committee will look into the appeal and decide the same expeditiously on merits. You can write to Head – Compliance, Legal & CS on the id - gro@sbigeneral.in Step 4: * If your issue remains unresolved you may approach IRDA by calling on the Toll Free no. 155255 or you can register an online complaint on the website <http://igms.irda.gov.in> * If after having followed the above steps you are not happy with the resolution and your issue remains unresolved, you may approach the Insurance Ombudsman for Redressal. List of Ombudsman offices with contact details are attached for ready reference. For updated status, Please refer to website www.irdaindia.gov.in

Names of Ombudsman and Addresses of Ombudsman Centers

<p>Gujarat, Dadra & Nagar Haveli, Daman and Diu AHMEDABAD - Shri/Smt..... Office of the Insurance Ombudsman, Jeevan Prakash Bldg, 6th Floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201 / 02 / 05 / 06 Email: bimalokpal.ahmedabad@ecoi.co.in</p>	<p>Rajasthan JAIPUR - Shri/Smt..... Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@ecoi.co.in</p>
<p>Karnataka BENGALURU - Shri/Smt..... Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in</p>	<p>Kerala, Lakshadweep, Mahe-a part of Pondicherry, ERNAKULAM - Shri/Smt..... Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in</p>
<p>Madhya Pradesh Chattisgarh. BHOPAL - Shri/Smt..... Office of the Insurance Ombudsman, 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</p>	<p>West Bengal, Sikkim, Andaman & Nicobar Islands. KOLKATA - Shri/Smt..... Office of the Insurance Ombudsman, 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</p>
<p>Orissa BHUBANESHWAR - Shri/Smt..... Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in</p>	<p>Districts of Uttar Pradesh :Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gaziipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Gorkhpur, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar. LUCKNOW - Shri/Smt..... Office of the Insurance Ombudsman, 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</p>
<p>Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh. CHANDIGARH - Shri/Smt..... Office of the Insurance Ombudsman, 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</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane MUMBAI - Shri/Smt..... Office of the Insurance Ombudsman, 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</p>
<p>Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry). CHENNAI - Shri/Smt..... Office of the Insurance Ombudsman, 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</p>	<p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahar, 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. NOIDA - Shri/Smt..... Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P – 201 301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in</p>
<p>DELHI - Shri/Smt..... Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 – 2323481 / 23213504 Email: bimalokpal.delhi@ecoi.co.in</p>	<p>Bihar, Jharkhand. PATNA - Shri/Smt..... Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in</p>
<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura. GUWAHATI - Shri/Smt..... Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001 (ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937 Email: bimalokpal.guwahati@ecoi.co.in</p>	<p>Maharashtra, Area of Navi Mumbai and Thane, excluding Mumbai Metropolitan Region. PUNE - Shri/Smt..... Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@ecoi.co.in</p>
<p>Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry HYDERABAD - Shri/Smt..... Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 65504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in</p>	

Address and contact number of Governing Body of Insurance Council
Secretary General Governing Body of Insurance Council, Jeevan Seva Annexe, 3rd Floor (Above MTNL), S. V. Road, Santacruz (W), Mumbai – 400 054, Tel: 022-6106889, Fax: 022-6106980, 6106052, Email: inscoun@vsnl.net Integrated Grievance Management System
IRDA has launched the Integrated Grievance Management System (IGMS). IGMS is a grievance redress monitoring tool for IRDA. Policyholders who have grievances should register their complaints with the Grievance Redress Channel of the Insurance Company first. If policyholders are not able to access the insurance company directly for any reason, IGMS provides a gateway to register complaints with insurance companies. Complaints shall be registered with insurance companies first and only if need be, be escalated them to IRDA (Consumer Affairs Department). Website: http://www.policyholder.gov.in/Integrated_Grievance_Management.aspx Toll Free Number of IRDA Grievance Call Centre: 155255, Timings: 8 AM to 8 PM -- (Monday to Saturday)

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