

1. Payout would be based on unused tread depth of respective Tyre
2. Vehicle should be repaired at Authorized Garage
3. Any loss or damage within first 15 days of inception of the policy is not covered

All claims must be made within 3 working days of damage

What is the Discount/Bonus available under this Policy?

No Claim Bonus

If you do not make a claim during the Policy period of 12 months 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.

Other Discounts

- Voluntary Excess discount: A further discount on the premium is available if you opt for a Voluntary Excess in addition to the Compulsory Excess. (All Policies carry Compulsory Excess amount which is deducted from the claim amount payable)

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

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, 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 Company Limited

SBI General Insurance Company Limited (SBIG) is a joint venture between the State Bank of India and Insurance Australia Group (IAG). SBI owns 74% of the total capital and IAG, the remaining 26%.

SBIG closed the financial year 2016-17, with a Gross Written Premium of Rs 2604.5 Crores, marking a YoY growth of 28%. As of end of March 2017, the company's geographical coverage extends to 110 cities & branches pan India with 2600+ employees.

The current policy offerings of SBIG covers motor, health, personal accident, travel & home insurance for individuals and fire, marine, package, construction & engineering, liability, group health, group personal accident and miscellaneous insurance for businesses.

SBIG offers products suitable for all segments of customers. On the retail side, we offer a comprehensive motor insurance with wide choice of add on covers. In health insurance, we offer products to cover hospitalization, daily cash benefit and critical illness insurance, personal accident insurance and top up cover. We have a comprehensive bouquet of covers for commercial customer segment ranging from property insurance, liability insurance to SME insurance coverage.

SBIG follows a robust multi-distribution model encompassing Bancassurance, Agency, Broking and Retail Direct Channels. To make insurance easily accessible and available, SBIG has a wide distribution family which includes over 19,000 specified persons of SBI and other Corporate Agents and over 8,500 Individual Agents as on 30th June 2017.

Our corporate vision is to be the most trusted general insurer in India with fair and transparent business practices, leading the Nation's effort in increasing insurance penetration. Our Core Values of Trust, Transparency, Team Work, Learning and High Performance embody who we are as a company, guide our decisions and inspire us. SBIG has also been certified as a Great Place to Work, April 2017-March 2018.

We also offer the following Policies:

- Health Insurance Policy - Retail
- Critical Illness Insurance Policy
- Individual Personal Accident Insurance Policy
- Hospital Daily Cash Insurance Policy
- Long Term Home Insurance Policy
- Travel Insurance Policy
- Two Wheeler Insurance Policy

For more details, contact:



Call Now (Toll Free)

1800 22 1111 | 1800 102 1111

sms 'CAR' to 561612 | www.sbigereral.in



SBI General Insurance Company Limited
Corporate & Registered Office: 'Natraj', 101, 201 & 301,
Junction of Western Express Highway & Andheri - Kurla Road,
Andheri (East), Mumbai - 400 069.

The information within is indicative in nature. For more details on complete coverage and terms & conditions, please read the sales brochure carefully before concluding a sale.
IRDA Reg. No. 144 dated 15/12/2009 | CIN: U66000MH2009PLC190546.
SBI Logo displayed belongs to State Bank of India and used by SBI General Insurance Co. Ltd. under license. UIN: SBG-MO-P12-57-V02-11-12 | ADBRO/0083/JUL/17-18 |
Version No. 1.0, July 2018 | Print_July 2018_1.0

Happy drives. Protected.

SBI General's Private Car Insurance Policy-Package



PRIVATE CAR INSURANCE POLICY - PACKAGE

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. With SBI General's Private Car Insurance Policy - Package, you can be in control and enjoy the journey no matter what the little road blocks that life throws at you.

What are the key features of SBI General's Private Car Insurance Policy - Package?

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. The Policy also provides cover for:

- Personal Accident

For an additional Premium, provides the following optional add on covers:

- Depreciation Reimbursement
- NCB Protection
- Return to Invoice
- Key Replacement
- Inconvenience Allowance
- Loss of Personal Belongings
- Enhanced Personal Accident Cover for
 - * Owner Driver
 - * Unnamed Passengers
 - * Paid Driver
- Basic Roadside Assistance
- Additional Roadside Assistance
- Hospital Daily Cash Cover for
 - * Owner Driver
 - * Unnamed Passengers
 - * Paid Driver
- Engine Guard
- Cover for Consumables
- EMI Protector
- Tyre and Rim guard

What is the scope of Insurance cover with SBI General's Private Car Insurance Policy - Package?

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.

Personal accident cover:

The motor insurance provides compulsory personal accident cover of Rs. 15 lakhs for individual owners (available only if the owner of the vehicle holds a valid driving license) of the vehicle while driving. This is not applicable for a Company owned vehicle. Occupants of vehicles can also be covered for Personal Accident for a maximum Capital Sum Insured of Rs. 2 lakh per person. You may also now opt for higher limits in Personal Accident cover.

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

Additional Legal liabilities:

The following additional legal liabilities may also be opted for at an additional premium

- Paid driver employed in operation of vehicle.
- Employees travelling in/driving the vehicle other than paid driver.

Bifuel-Kit:

The CNG-LPG bifuel kit can also be covered by paying additional premium.

Depreciation Reimbursement:

Company will indemnify the Insured towards full claim without any deduction for depreciation on the value of parts replaced for a approved claim under section I.

Cover for Key Replacement:

Company will re-imburse the Insured cost of replacing vehicle keys for one event during Policy period limited to an amount of Rs. 65,000/-



subject to 10% co-share of replacement value or minimum of Rs. 500.

In case the vehicle lock is broken at the time of burglary or attempted burglary, the entire set of old keys are to be deposited with the company.

The company is provided with a copy of FIR lodged with police by the insured confirming the date and time of incident.

Inconvenience Allowance:

Company will pay the Insured daily cash benefit for a maximum period of 10 days in the event of insured vehicle is undergoing repair for more than 3 days. Benefit is available for only two own damage claims during Policy period.

Loss of personal belongings:

Company will pay the Insured towards loss or damage of personal belongings that are stolen from locked insured vehicle limited to an amount of Rs. 50,000/- subject to a deductible of Rs. 5000/- for laptop and jewellery and Rs. 2500 for mobiles and Rs. 500 for other personal belongings.

The company is provided with a copy of FIR lodged with police by the insured confirming the date and time of incident.

Any claim under this section is subject to the precondition that there is valid own damage or key replacement claim in respect of the insured vehicle already admitted by the company under the policy.

Hospital Cash Cover (Insured/Unnamed passenger/Paid driver):

Company will pay for the Hospital confinement allowance for accident or injuries sustained whilst driving insured vehicle up to Sum Insured mentioned in Policy Schedule subject to minimum of 24 hours hospitalization. No of days for which benefit is available is 30 days

Enhanced Personal accident cover (Insured/Unnamed passenger/Paid driver):

Company will pay amount as mentioned in Policy Schedule towards disablement or death of covered person/s traveling in the insured vehicle

Road Side Assistance (Basic & Additional):

Under this add on cover we will arrange for road side assistance in specific scenarios when your vehicle is immobile due to following.

Towing assistance in case of mechanical & electrical breakdown

- Flat Tyre
- Dead Battery
- Vehicle keys locked in
- Contamination/ Incorrect or running out of fuel
- Onwards journey or hotel accommodation
- Service will be available within 50 kilo meter radius from the insured's address mentioned on policy schedule.

Return to Invoice:

Company will pay the financial shortfall if any between the amount to the first registered owner 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.

Engine Guard:

Cover will be provided against consequential damage to internal child parts of gear box and engine arising out of water ingress / leakage of lubricating oil due to accidental means. Vehicle is transported/ towed to the garage within two days of receding from the water logged area.

Loss or damage covered under manufacture warranty, recall campaign stands excluded.

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.

Cover for Consumables:

On payment of additional premium this add on provides cover to expenses incurred by you towards consumable items due to damage to vehicle arising out of perils covered under the policy. Consumables include such as but not limited to nut and bolt, screw, washers, grease, lubricants clips, Gear box oil, AC gas, bearings, distilled water, engine oil, oil filter, fuel filter and break oil.

EMI Protector:

This cover pays the Equated Monthly Installment (EMI) payable to Financial Institution for the period insured vehicle is in garage for repair, provided insured vehicle is damaged by a covered peril and the extent of damage is such that the actual repair time is more than 21 days as certified by surveyor appointed to assess the loss.

Our liability will be limited to maximum 2 months EMI or sum insured, whichever is less.

The insured can select the deductible of 500 / 1000 / 2000 / 2500 / 5000 to avail discounted premiums. Only one incident is covered during the Policy period.

Tyre & Rim Guard:

This add on covers expenses for repair and/ or replacement, as may be necessitated arising out of accidental loss or damage to Tyre & tubes and damaged Rim. Cover also includes any service or labor charges incurred during replacement/ repairs of damaged Tyre (s) of the insured vehicle Tyres which are manufactured as RUNFLAT technology only covered.

The insured can select the deductible of 500 / 1000 / 2000 / 2500 / 5000 to avail discounted premiums