

## 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.

### 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

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.

The above information is indicative in nature, for more details on complete coverage and terms & conditions, please read the policy document carefully before concluding a sale.

For more details, contact:



Call Now (Toll Free)  
1800 22 1111 | 1800 102 1111

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



SBI General Insurance Company Limited  
Corporate & Registered Office: 'Natraj', 101, 201 & 301,  
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Andheri (East), Mumbai - 400 069.

IRDA Reg. No. 144 dated 15/12/2009 | PMCAR01  
Insurance is the subject matter of the solicitation

# Happy drives. Protected.

## SBI General's Private Car Insurance Policy-Package



ADBRO0001/JUN/11-12 | Version 1.3, Nov. 11



## 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:
  - Additional Legal Liabilities Towards Paid Driver and Employee
  - Bi-fuel Kit
  - Nil Depreciation
  - NCB Protection
  - Return to Invoice
  - Cover for Key Replacement
  - Loss of Personal Belongings

### 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

### Key Features

- Profile based customised pricing
- Avail discount if you are aged between 36-60 years
- Optional Add-ons:
  - Nil Depreciation
  - NCB Protection
  - Return to Invoice

- 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

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

#### 1. Personal accident cover:

The motor insurance provides compulsory personal accident cover of Rs. 2 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.

#### 2. 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.

#### 3. Bifuel-Kit:

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

#### 4. Nil Depreciation:

On payment of additional premium Company will indemnify the

Insured without deduction for depreciation on parts in respect of approved partial loss.

#### 5. NCB Protection:

On payment of additional premium Company will maintain the No Claim Bonus (NCB) subject to following -

- 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

#### 6. Return to Invoice:

On payment of the additional premium, 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 Invoice of Sale or current replacement price of new vehicle, whichever is less, in the event the insured vehicle is a Total Loss/CTL following an accident or stolen during the period of insurance and not recovered. The Company will also reimburse the first time registration charges and road tax which the Insured had incurred on the insured vehicle. Provided that, insured vehicle is not more than 2 years old from date of invoice/date of registration whichever is earlier on the commencement date of the Policy.

#### 7. Cover for Key Replacement:

On payment of additional premium Company will reimburse the cost of replacing the vehicle keys subject to following:

- a) In case of lost or stolen keys, all other duplicates of the lost or stolen keys are to be deposited with the Company



- b) 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
- c) The Company is provided with a copy of FIR lodged with Police by the Insured confirming the date and time of the incident.
- d) The replacement should be carried out in a Company Authorized Garage.
- e) Each such replacement claim shall be subject to 10% co-share of the total cost of replacement – subject to a minimum of Rs. 500/-, by the Insured.
- f) Any items replaced under this Endorsement, will be of the same type, quality, quantity, or standard as the ones which were lost, stolen or replaced.
- g) The Reimbursement under this endorsement will be allowed only once during the Policy period.

#### 8. Loss of Personal Belongings:

On payment of additional premium Company will make an allowance to the Insured for loss of personal belonging of Insured caused by perils as per Policy wordings and subject to following:

- a) This Endorsement covers the personal belongings of the INSURED ONLY
- b) Personal Belonging for the purpose of this Endorsement means, items such as clothes and other articles of personal nature likely to be worn by the Insured including Jewelleries, and/or used or carried by him like Mobile, Laptop, Audio / Video tapes, CDs, but excludes money, securities, cheques, bank drafts, debit or credit cards, travel tickets, paintings, curios and items of similar nature.
- c) The Company is to be provided with a copy of FIR lodged with Police by you confirming the date and time of the incident and the articles lost.
- d) Any claim under this Section is subject to the precondition that there is a valid own damage or key replacement claim in respect of the insured vehicle already admitted by the Company under the Policy.

The maximum amount payable under this Policy is Rs. 50,000/- during the Policy period. Each claim is subject to a deductible of Rs. 5000/- for Laptop and Jewelleries and Rs. 2500/- for Mobiles and Rs. 500/- for the rest.